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**HUBUNGAN PENGURUSAN RISIKO, LITERASI
KEWANGAN DAN MODAL INSAN DENGAN
PRESTASI PERUSAHAAN KECIL DAN SEDERHANA
SERTA KESAN ORIENTASI KEUSAHAWANAN
SEBAGAI PEMBOLEHUBAH MEDIATOR.**

By

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KEBENARAN MERUJUK

Tesis ini dikemukakan sebagai memenuhi keperluan pengurniaan Ijazah Doktor Falsafah daripada Universiti Utara Malaysia (UUM). Saya dengan ini bersetuju membenarkan pihak perpustakaan Universiti Utara Malaysia mempamerkannya sebagai bahan rujukan umum. Saya juga bersetuju bahawa sebarang bentuk salinan sama ada secara keseluruhan atau sebahagian daripada tesis ini untuk tujuan akademik perlulah mendapat kebenaran daripada Penyalin Tesis atau Dekan Sekolah Pengurusan dan Perniagaan, Kolej Perniagaan terlebih dahulu. Sebarang bentuk salinan dan cetakan bagi tujuan komersial adalah dilarang sama sekali tanpa kebenaran bertulis daripada penyelidik. Pernyataan rujukan kepada penyelidik dan Universiti Utara Malaysia perlulah dinyatakan jika rujukan terhadap tesis ini dilakukan.

Kebijakan untuk menyalin atau menggunakan tesis ini sama ada secara sebahagian atau sepenuhnya hendaklah dipohon melalui:

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ABSTRAK

Anggaran menunjukkan 95% daripada perusahaan di dunia merupakan Perusahaan Kecil dan Sederhana (PKS). Di Malaysia, Laporan Bancian 2016, Jabatan Perangkaan Malaysia menunjukkan 907,065 perusahaan merupakan firma PKS dan ini merupakan angka majoriti. Oleh itu, sumbangan PKS kepada pembangunan ekonomi negara memang tidak dapat dinafikan. Sumbangan terbesar firma PKS kepada negara adalah melalui sumbangan kepada Keluaran Dalam Negara Kasar (KDNK), guna tenaga dan nilai eksport. Selain itu, sumbangan PKS juga tertumpu kepada pembangunan ekonomi masyarakat dan individu. Namun, prestasi PKS masih berada pada tahap di bawah jangkaan. PKS berdepan dengan halangan dan cabaran untuk bersaing dalam pasaran untuk memastikan prestasi PKS seperti yang diharapkan. Dengan itu menjadi satu usaha dalam kajian ini untuk mencari faktor-faktor yang menyumbang kepada prestasi PKS di Malaysia. Kajian ini menfokuskan kepada sumber dalaman firma iaitu pengurusan risiko enterprais, literasi kewangan dan modal insan sebagai pembolehubah bebas kajian. Kajian ini menguji adakah ketiga-tiga pembolehubah bebas ini mempunyai hubungan yang signifikan dengan prestasi PKS sebagai pembolehubah bersandar kajian. Kajian ini juga menguji adakah orientasi keusahawanan mampu untuk bertindak sebagai pembolehubah mediator dalam hubungan antara ketiga-tiga pembolehubah bebas dengan prestasi PKS. Responden kajian adalah firma PKS di kawasan utara iaitu Pulau Pinang, Kedah dan Perlis. Populasi kajian adalah sebanyak 7,012 firma PKS yang disenaraikan dalam laman sesawang *SME Corp* sehingga 30 September 2016. Sebanyak 1,213 soalselidik telah diedarkan melalui kaedah pos. 207 maklumbalas telah diterima, manakala 200 telah digunakan untuk dianalisis menggunakan SPSS (*Statistical Package for Social Science*), versi 21. Kajian telah menunjukkan pengurusan risiko enterprais, literasi kewangan dan modal insan mempunyai hubungan yang signifikan dengan prestasi PKS. Manakala, orientasi keusahawanan mampu bertindak sebagai pembolehubah mediator dalam hubungan antara pembolehubah bebas kajian dengan prestasi PKS. Dapatan kajian telah dapat menyumbang kepada peningkatan prestasi PKS di Malaysia. Akhir sekali, implikasi, batasan dan cadangan kajian akan datang juga turut dibincangkan.

Kata Kunci: Pengurusan risiko enterprais, literasi kewangan, modal insan, orientasi keusahawanan, prestasi PKS

ABSTRACT

Estimation shows that 95% of world corporations are Small and Medium Enterprises (SMEs). According to Malaysian Census Report 2016, the Department of Statistics indicated 907,065 corporations were SME firms and this was a majority. Therefore, the contribution of SMEs to the country's economic development is undeniable, especially to the Gross Domestic Product (GDP), employment and export. In addition, SMEs contribution also focused on the economic development of communities and individuals. However, the performance of SMEs is still at a level below expectation. As such, SMEs face obstacles and challenges to compete in the market to ensure the performance of SMEs is as expected. Therefore, this research endeavors to study the factors that contribute to Malaysia's SMEs performances. This study focused on the firm's internal resources which are enterprise risk management, financial literacy and human capital as independent variables. This study further examines whether these three independent variables are significantly correlated with SMEs performance as the dependent variable. Besides, the study also examines whether entrepreneurial orientation is capable to become the mediating variable in the relationships between these three independent variables and SMEs performance. The respondents are SMEs firms in Penang, Kedah and Perlis. The study population is 7,012 SMEs firms listed on the *SME Corp* website up to 30 September, 2016. A total of 1,213 questionnaires were distributed through mail. 207 responses were received, while 200 have been used to analyse using SPSS (*Statistical Package for Social Science*), version 21. Study has shown that enterprise risk management, financial literacy and human capital have significant correlation with SMEs performance. Meanwhile, entrepreneurial orientation is able to act as mediator in the relationship between independent variables and SMEs performance. Findings have contributed to improving the performance of SMEs in Malaysia. Finally, the implications, constraints and suggestions of future studies are also discussed.

Keywords: Enterprise risk management, financial literacy, human capital, entrepreneur orientation, SMEs performance

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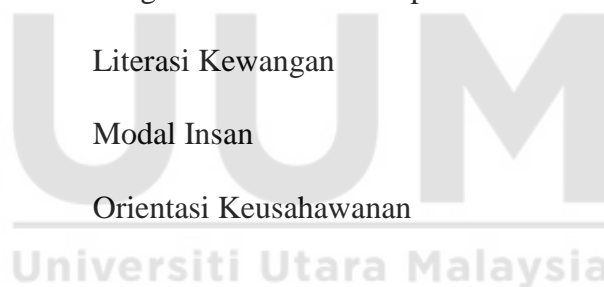
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SENARAI SINGKATAN

| | |
|--------|--|
| PKS | Perusahaan Kecil dan Sederhana |
| KDNK | Keluaran Dalam Negara Kasar |
| COSO | The Committee of Sponsoring Organizations of the Treadway Commission |
| RBV | Teori Berasaskan Sumber |
| ICT | Information and Communication Technology |
| SPSS | Statistical Package For Social Science |
| KMO | Kaiser Meyer Olkin |
| VIF | Variance Inflation Factor |
| PRE | Pengurusan Risiko Enterprais |
| LITKEW | Literasi Kewangan |
| MOD | Modal Insan |
| ORIEN | Orientasi Keusahawanan |



BAB 1

Pengenalan

1.0 LATAR BELAKANG

Kepentingan Perusahaan Kecil dan Sederhana (PKS) dalam pembangunan ekonomi sesebuah negara memang tidak dapat dinafikan lagi. Walaupun sukar untuk mendapatkan jumlah yang tepat, namun anggaran yang dibuat menunjukkan bahawa lebih daripada 95% daripada perusahaan di dunia adalah terdiri daripada PKS (Ayyagari, Demirguc-Kunt dan Maksimovic, 2011) Garg dan Kumar (2014), menyatakan bahawa PKS ini telah diterima di seluruh dunia sebagai salah satu perniagaan yang menjadi pemangkin kepada pertumbuhan ekonomi bagi pembangunan sesebuah negara. Oleh itu, PKS ini menjadi satu agenda utama oleh kerajaan terutamanya dalam pengumuman belanjawan tahunan negara atau semasa perancangan jangka panjang dan jangka pendek dalam dasar ekonomi sesebuah negara (Bernama, Oktober 08, 2011).

Sumbangan PKS ini boleh dipecahkan kepada tiga iaitu sumbangan kepada negara, masyarakat dan individu. Sumbangan utama PKS kepada pembangunan ekonomi sesebuah negara adalah dalam bentuk sumbangan kepada Keluaran Dalam Negara Kasar (KDNK). Selain KDNK sektor PKS ini juga menyumbang kepada nilai eksport negara serta peluang-peluang pekerjaan. Sumbangan PKS kepada KDNK dan nilai eksport dan peluang pekerjaan boleh dilihat dalam Jadual 1.1.

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LAMPIRAN 1A
Soal Selidik Kajian

BAHAGIAN A: MAKLUMAT LATAR BELAKANG PERIBADI USAHAWAN

Bahagian ini menyoal mengenai maklumat diri dan pekerjaan anda. **Maklumat ini akan dirahsiakan.**
Tandakan (x) dalam kotak yang berkenaan.

A1. Jantina: ☐ Lelaki ☐ Perempuan

A2. Umur sekarang (tahun): ☐ bawah 25 ☐ 26-30 ☐ 31-35 ☐ 36-40 ☐ 41-45
☐ 46-50 ☐ atas 50

A3. Umur semasa memiliki /mengurus perniagaan ini (tahun): ☐ bawah 25 ☐ 26-30
☐ 31-35 ☐ 36-40 ☐ 41-45 ☐ 46-50 ☐ atas 50

A4. Sebelum memulakan perniagaan, adakah tuan/puan mempunyai pengalaman kerja yang berkaitan dengannya
☐ Ya ☐ Tidak

A5. Adakah tuan/puan mempunyai pengalaman memulakan perniagaan sebelum menceburi dalam perniagaan ini?
☐ Ya ☐ Tidak

A6. Kelulusan Akademik Tertinggi:
☐ Sekolah rendah
☐ Sekolah menengah
☐ Diploma

- ☐ Ijazah Sarjana Muda
- ☐ Ijazah Sarjana
- ☐ PhD
- ☐ Jika lain-lain, sila nyatakan.....

A7. Status:

- ☐ Bujang ☐ Berkahwin ☐ Janda/duda

A8. Bangsa

- ☐ Melayu
- ☐ Cina
- ☐ India
- ☐ Jika lain, sila nyatakan.....

BAHAGIAN B: MAKLUMAT FIRMA

B1. Umur perniagaan tuan/puan

- ☐ Kurang dari 5 ☐ 5-10 ☐ 11-15 ☐ 16-20
- ☐ 21-25 ☐ atas 25

B2. Berapa tahun tuan/puan telah menjadi pemilik/pengurus perniagaan ini?

- ☐ Kurang dari 5 ☐ 5-10 ☐ 11-15 ☐ 16-20
- ☐ 21-25 ☐ atas 25

B3. Status perundangan perniagaan tuan/puan

- ☐ Pemilikan tunggal ☐ Perkongsian ☐ . Perkongsian Liabiliti Terhad
- ☐ Syarikat Sdn. Bhd

B4. Bilangan pekerja

.....

B5. Sektor perniagaan tuan/puan

- ☐ Servis ☐ Pembinaan
- ☐ Pembuatan
- ☐ Pertanian
- ☐ Perlombongan dan Kuari

BAHAGIAN C: PENGURUSAN RISIKO ENTERPRAIS

Bahagian ini adalah berkaitan dengan faktor pengurusan risiko yang dijalankan di dalam organisasi anda. Pengurusan risiko boleh didefinisikan sebagai satu proses yang melibatkan sistem untuk mengenalpasti, menilai, merancang dan mengurus risiko (D'Arcy dan Brogan, 2001). Sila bulatkan nombor yang dapat menerangkan tahap pelaksanaan pengurusan risiko dalam organisasi anda.

| Item/ Skala | | Sangat tidak setuju | Tidak setuju | Agak tidak setuju | Agak setuju | Setuju | Sangat Setuju |
|-------------|---|---------------------|--------------|-------------------|-------------|--------|---------------|
| C1 | Organisasi kami melihat pengurusan risiko sebagai cara untuk memelihara dan mencipta nilai organisasi | 1 | 2 | 3 | 4 | 5 | 6 |
| C2 | Organisasi kami mempunyai polisi pengurusan risiko yang menyeluruh yang telah diluluskan. | 1 | 2 | 3 | 4 | 5 | 6 |
| C3 | Organisasi kami melihat pengurusan risiko sebahagian dari agenda pengurusan | 1 | 2 | 3 | 4 | 5 | 6 |
| C4 | Organisasi kami sentiasa bekerjasama dengan semua ahli organisasi dalam perancangan dan pencapaian organisasi | 1 | 2 | 3 | 4 | 5 | 6 |

| | | | | | | | |
|-----|---|---|---|---|---|---|---|
| C5 | Sikap dan pendekatan organisasi kami terhadap risiko adalah jelas dan konsisten dengan tahap risiko yang sedia untuk dihadapi. | 1 | 2 | 3 | 4 | 5 | 6 |
| C6 | Organisasi kami melibatkan semua ahli organisasi dalam semakan berterusan atau perancangan, yang mana akan membolehkan mereka mengenalpasti sumber dan mengukur risiko. | 1 | 2 | 3 | 4 | 5 | 6 |
| C7 | Organisasi kami mempunyai jawatankuasa risiko yang memantau dan bertanggungjawab terhadap pengurusan risiko. | 1 | 2 | 3 | 4 | 5 | 6 |
| C8 | Organisasi kami mengenal pasti matlamat dan objektif organisasi secara keseluruhan. | 1 | 2 | 3 | 4 | 5 | 6 |
| C9 | Organisasi kami mempunyai proses perancangan strategi yang efektif untuk memformulasikan strategi yang akan membolehkan organisasi mencapai objektif perniagaan. | 1 | 2 | 3 | 4 | 5 | 6 |
| C10 | Organisasi kami mempunyai strategi perniagaan yang jelas yang dinyatakan dengan objektif perniagaan yang dihubungkan setiap satu. | 1 | 2 | 3 | 4 | 5 | 6 |
| C11 | Proses mengenalpastian risiko dalam organisasi kami dibentuk untuk menjelaskan hubungan diantara objektif organisasi dan risiko-risiko yang berkaitan. | 1 | 2 | 3 | 4 | 5 | 6 |
| C12 | Risiko kepada pencapaian objektif dinilai untuk memastikan ianya tidak melebihi tahap risiko yang boleh diterima yang telah ditentukan oleh organisasi kami. | 1 | 2 | 3 | 4 | 5 | 6 |
| C13 | Had toleransi boleh diterima terhadap risiko berkaitan pencapaian objektif utama organisasi telah ditentukan oleh organisasi kami. | 1 | 2 | 3 | 4 | 5 | 6 |
| C14 | Organisasi kami menggunakan beberapa langkah untuk pengukuran prestasi dalam memantau hasil terhadap toleransi yang lain. | 1 | 2 | 3 | 4 | 5 | 6 |

| | | | | | | | |
|-----|---|---|---|---|---|---|---|
| C15 | Maklumat-maklumat yang berkaitan dengan persekitaran operasi perniagaan organisasi diambil dan kerap dinilai dari segi kesannya kepada objektif perniagaan oleh organisasi kami. | 1 | 2 | 3 | 4 | 5 | 6 |
| C16 | Portfolio peristiwa risiko yang boleh memberi kesan terhadap pencapaian objektif secara dalaman dan luaran telah disediakan oleh organisasi kami. | 1 | 2 | 3 | 4 | 5 | 6 |
| C17 | Organisasi kami menghubungkan peristiwa-peristiwa risiko dan risiko dinilai melalui objektif masing-masing. | 1 | 2 | 3 | 4 | 5 | 6 |
| C18 | Matlamat dan objektif untuk mengenalpasti peristiwa dan risiko berkaitan wujud dan dikomunikasikan ke semua segmen dalam organisasi kami. | 1 | 2 | 3 | 4 | 5 | 6 |
| C19 | Tanggungjawab dan akauntabiliti untuk mengenalpastian risiko dalam organisasi didefinisikan dengan jelas dan difahami dalam organisasi kami. | 1 | 2 | 3 | 4 | 5 | 6 |
| C20 | Organisasi menganggap risiko bukan sahaja dalam bentuk yang terasing tetapi juga sebagai peristiwa berkaitan. | 1 | 2 | 3 | 4 | 5 | 6 |
| C21 | Dalam organisasi kami, peristiwa dikategorikan ke dalam beberapa kumpulan bagi memudahkan pengumpulan maklumat bagi tujuan penilaian risiko | 1 | 2 | 3 | 4 | 5 | 6 |
| C22 | Organisasi kami menilai peristiwa-peristiwa dalam konteks peluang serta kekangan yang timbul (risiko). | 1 | 2 | 3 | 4 | 5 | 6 |
| C23 | Sebelum menilai risiko, organisasi kami memeriksa kesan potensi peristiwa masa hadapan kepada perniagaan (seperti saiz perniagaan, kerumitan operasi perniagaan, tahap pengawalseliaan dll) | 1 | 2 | 3 | 4 | 5 | 6 |
| C24 | Risiko dipertimbangkan oleh organisasi kami dalam bentuk risiko semulajadi dan risiko residual | 1 | 2 | 3 | 4 | 5 | 6 |

| | | | | | | | |
|-----|---|---|---|---|---|---|---|
| C25 | Organisasi kami menganggap risiko utama dalam rangka kerja standard, iaitu kebarangkalian dan kesan risiko berulang. | 1 | 2 | 3 | 4 | 5 | 6 |
| C26 | Kriteria penilaian risiko, (sebagai contoh kemungkinan) adalah dijelaskan dan digunakan secara konsisten dalam organisasi kami | 1 | 2 | 3 | 4 | 5 | 6 |
| C27 | Organisasi kami memberi pertimbangan terhadap kesan risiko terdekat serta yang lebih lama yang memberi kesan terhadap halatuu strategi organisasi. | 1 | 2 | 3 | 4 | 5 | 6 |
| C28 | Organisasi kami mempunyai kaedah yang sesuai untuk mengukur kesan risiko yang dikenalpasti ke atas objektif dengan kadar yang tepat. | 1 | 2 | 3 | 4 | 5 | 6 |
| C29 | Kos (termasuk sumber yang diperuntukkan) dan faedah daripada pengurangan risiko telah diambilkira dalam menilai penerimaan risiko oleh organisasi kami. | 1 | 2 | 3 | 4 | 5 | 6 |
| C30 | Organisasi kami mempunyai proses semakan secara berkala untuk memastikan pengurusan risiko organisasi adalah sentiasa terkini. | 1 | 2 | 3 | 4 | 5 | 6 |
| C31 | Organisasi kami menggunakan teknik analisa senario untuk menilai potensi kesan peristiwa-peristiwa yang digabungkan. | 1 | 2 | 3 | 4 | 5 | 6 |
| C32 | Organisasi kami akan mempertimbangkan pengelakan, pengurangan, perkongsian dan penerimaan apabila menformulasikan tindakbalas terhadap risiko. | 1 | 2 | 3 | 4 | 5 | 6 |
| C33 | Apabila organisasi kami mempertimbangkan alternatif-alternatif dalam tindakbalas risiko, organisasi kami akan mempertimbangkan kesan ke atas kepentingan risiko dan kebarangkalian. | 1 | 2 | 3 | 4 | 5 | 6 |
| C34 | Organisasi kami menilai alternatif-alternatif tindakbalas dalam bentuk kos dan faedah. | 1 | 2 | 3 | 4 | 5 | 6 |

| | | | | | | | |
|-----|--|---|---|---|---|---|---|
| C35 | Organisasi kami mempunyai panduan yang jelas bagaimana keputusan daripada penilaian risiko dilakukan dan pada tahap yang bagaimana. | 1 | 2 | 3 | 4 | 5 | 6 |
| C36 | Organisasi kami mengukur hasil pengurusan risiko ataupun keputusan | 1 | 2 | 3 | 4 | 5 | 6 |
| C37 | Organisasi kami menyeimbangkan antara kawalan pencegahan dan kawalan pengesanan, dengan menekankan kepada kawalan pencegahan apabila bersesuaian. | 1 | 2 | 3 | 4 | 5 | 6 |
| C38 | Organisasi kami melihat kawalan dalam bentuk kecekapan dan keberkesanan | 1 | 2 | 3 | 4 | 5 | 6 |
| C39 | Kawalan aktiviti organisasi kami termasuklah kawalan efektif terhadap pengurusan teknologi maklumat, infrastruktur teknologi maklumat, pengurusan keselamatan, pembangunan perisian dan penyelenggaraan. | 1 | 2 | 3 | 4 | 5 | 6 |
| C40 | Organisasi kami menganggap kawalan adalah berkesan dalam memastikan kesempurnaan, ketepatan dan kesahihan data yang diproses. | 1 | 2 | 3 | 4 | 5 | 6 |
| C41 | Organisasi kami mempertimbangkan kesan perubahan ketara organisasi, struktur atau pengurusan risiko, tindakbalas risiko dan aktiviti kawalan berkaitan sebelum melaksanakannya. | 1 | 2 | 3 | 4 | 5 | 6 |
| C42 | Dalam organisasi kami, maklumat yang sesuai dikenalpasti dan diambil untuk mengenalpasti, menilai dan bertindak balas kepada risiko dan untuk menguruskan perniagaan. Maklumat-maklumat ini yang diperolehi oleh organisasi kami daripada sumber-sumber dalaman dan luaran yang sesuai, dihasilkan samada secara manual dan elektronik, dan samada dalam keadaan format yang formal atau tidak formal. | 1 | 2 | 3 | 4 | 5 | 6 |
| C43 | Dalam organisasi kami, maklumat yang disediakan untuk membuat keputusan adalah pada tahap kedalaman yang sesuai serta ketepatan masa yang sesuai | 1 | 2 | 3 | 4 | 5 | 6 |

| | | | | | | | |
|-----|--|---|---|---|---|---|---|
| C44 | Organisasi kami menilai kualiti maklumat dari segi, sebagai contohnya, tahap perincian kandungan, ketepatan masa, matawang, kebolehpercayaan, kebolehcapaian dan tingkat butiran. | 1 | 2 | 3 | 4 | 5 | 6 |
| C45 | Terdapat komunikasi menaik yang jelas dalam melaporkan kejadian-kejadian risiko dalam organisasi kami | 1 | 2 | 3 | 4 | 5 | 6 |
| C46 | Komunikasi yang berlaku dalam organisasi kami samada secara formal dan tidak formal adalah berkesan dalam meningkatkan kesedaran terhadap risiko | 1 | 2 | 3 | 4 | 5 | 6 |
| C47 | Organisasi kami boleh mendapatkan maklumat yang diperlukan untuk membolehkan pemantauan terhadap risiko di seluruh organisasi | 1 | 2 | 3 | 4 | 5 | 6 |
| C48 | Organisasi kami menjalankan proses pemantauan berterusan untuk mengukur pencapaian, memberikan amaran awal atau mengesan dan melaporkan sisihan dengan segera kepada pengurus yang sepatutnya. | 1 | 2 | 3 | 4 | 5 | 6 |
| C49 | Proses pemantauan yang dibina oleh organisasi kami dimasukkan ke dalam pelaksanaan proses perniagaan | 1 | 2 | 3 | 4 | 5 | 6 |
| C50 | Organisasi kami menjalankan pemantauan setiap hari melalui penyeliaan dan pengawasan berterusan | 1 | 2 | 3 | 4 | 5 | 6 |
| C51 | Proses dan pemilik risiko melakukan penilaian sendiri secara berkala dan melaporkan keputusan penilaian sendiri berkenaan kepada pengurus-pengurus yang bersesuaian. | 1 | 2 | 3 | 4 | 5 | 6 |

BAHAGIAN D: LITERASI KEWANGAN

Set pernyataan ini cuba mengenal pasti aspek literasi kewangan yang dimiliki oleh usahawan dalam organisasi anda. Literasi kewangan menurut Eresia dan Raath (2013), sebagai keupayaan untuk membuat keputusan yang sesuai berkaitan kewangan dan merancang untuk keperluan kewangan masa depan. Sila bulatkan bagi menentukan sejauh mana anda bersetuju dengan pernyataan-pernyataan berikut.

| | | Sangat tidak setuju | Tidak setuju | Agak tidak setuju | Agak setuju | Setuju | Sangat Setuju |
|----|--|---------------------|--------------|-------------------|-------------|--------|---------------|
| | Item Skala | | | | | | |
| D1 | Organisasi kami mempunyai buku tunai yang digunakan untuk merekod hasil dan perbelanjaan perniagaan. | 1 | 2 | 3 | 4 | 5 | 6 |
| D2 | Organisasi kami akan mengasingkan mana-mana pendapatan/perbelanjaan yang berbentuk peribadi dari perbelanjaan/pendapatan perniagaan. | 1 | 2 | 3 | 4 | 5 | 6 |
| D3 | Organisasi membuat perancangan untuk perniagaan dan memantaunya dengan kerap | 1 | 2 | 3 | 4 | 5 | 6 |
| D4 | Organisasi kami melaksanakan unjuran aliran tunai untuk perniagaan | 1 | 2 | 3 | 4 | 5 | 6 |
| D5 | Organisasi kami menyediakan penyata kewangan untuk perniagaan (seperti kunci kira-kira dan penyata pendapatan) | 1 | 2 | 3 | 4 | 5 | 6 |
| D6 | Organisasi ini menggunakan maklumat-maklumat kewangan yang terdapat dalam penyata kewangan untuk menguruskan perniagaan | 1 | 2 | 3 | 4 | 5 | 6 |
| D7 | Organisasi kami mempunyai pelan perniagaan untuk perniagaan | 1 | 2 | 3 | 4 | 5 | 6 |

| | | | | | | | |
|-----|---|---|---|---|---|---|---|
| D8 | Organisasi kami tahu kepentingan simpanan untuk perniagaan | 1 | 2 | 3 | 4 | 5 | 6 |
| D9 | Organisasi kami mempunyai pelan simpanan untuk perniagaan | 1 | 2 | 3 | 4 | 5 | 6 |
| D10 | Organisasi kami menyimpan untuk perniagaan dengan kerap | 1 | 2 | 3 | 4 | 5 | 6 |
| D11 | Organisasi kami tidak akan mengeluarkan simpanan organisasidengan mudah untuk membiayai perbelanjaan perniagaan yang tidak berkaitan | 1 | 2 | 3 | 4 | 5 | 6 |
| D12 | Hutang merupakan satu perkara yang tidak dapat dielakkan dalam perniagaan | 1 | 2 | 3 | 4 | 5 | 6 |
| D13 | Pinjaman dalam perniagaan merupakan satu perkara yang mempunyai risiko | 1 | 2 | 3 | 4 | 5 | 6 |
| D14 | Ahli organisasi tahu membezakan antara kadar asas, kadar nominal dan kadar faedah | 1 | 2 | 3 | 4 | 5 | 6 |
| D15 | Ahli organisasi tahu apa yang dimaksudkan dengan faedah sebenar | 1 | 2 | 3 | 4 | 5 | 6 |
| D16 | Ahli organisasi tahu perbezaan antara kadar faedah dan kadar faedah dikompaun | 1 | 2 | 3 | 4 | 5 | 6 |
| D17 | Organisasi lebih suka pinjaman perniagaan dibayar berdasarkan kadar rata berbanding mengurangkan baki pinjaman | 1 | 2 | 3 | 4 | 5 | 6 |
| D18 | Organisasi memperolehi laporan kredit perniagaan dalam tempoh 12 bulan yang lalu. | 1 | 2 | 3 | 4 | 5 | 6 |
| D19 | Organisasi mempunyai hutang yang terlalu banyak dan organisasi ini mempunyai masalah atau mungkin akan mempunyai masalah untuk membayar balik | 1 | 2 | 3 | 4 | 5 | 6 |

| | | | | | | | |
|-----|---|---|---|---|---|---|---|
| D20 | Organisasi ini mempunyai jumlah hutang pada jumlah yang betul pada masa kini dan organisasi ini tidak menghadapi sebarang masalah untuk membayarnya | 1 | 2 | 3 | 4 | 5 | 6 |
| D21 | Organisasi ini mempunyai hutang yang terlalu sedikit pada masa kini dan organisasi boleh mendapatkan pinjaman yang lain pula. | 1 | 2 | 3 | 4 | 5 | 6 |
| D22 | Organisasi ini tidak mengetahui mengenai status hutang-hutang perniagaan yang telah dibuat. | 1 | 2 | 3 | 4 | 5 | 6 |
| D23 | Organisasi ini mempunyai pelan pelaburan untuk perniagaan | 1 | 2 | 3 | 4 | 5 | 6 |
| D24 | Organisasi ini memantau dengan kerap pulangan atas pelaburan-pelaburan yang telah dibuat. | 1 | 2 | 3 | 4 | 5 | 6 |
| D25 | Organisasi ini mempelbagaikan pelaburan yang dibuat dan menukarkannya bergantung kepada pulangan atau hasil yang akan diperolehi | 1 | 2 | 3 | 4 | 5 | 6 |
| D26 | Pelaburan yang mempunyai pulangan yang tinggi mungkin risikonya juga tinggi | 1 | 2 | 3 | 4 | 5 | 6 |
| D27 | Insurans yang berkaitan dengan perniagaan merupakan perkara yang penting. | 1 | 2 | 3 | 4 | 5 | 6 |
| D28 | Polisi-polisi insuran perniagaan yang ada dalam pasaran mempunyai perbezaan masing-masing. | 1 | 2 | 3 | 4 | 5 | 6 |
| D29 | Istilah-istilah berkaitan polisi insuran perniagaan perlulah difahami oleh semua ahli organisasi | 1 | 2 | 3 | 4 | 5 | 6 |
| D30 | Organisasi ini tidak mampu untuk mempunyai sebarang polisi insuran perniagaan kerana ianya terlalu mahal. | 1 | 2 | 3 | 4 | 5 | 6 |

| | | | | | | | |
|-----|---|---|---|---|---|---|---|
| D31 | Semua ahli organisasi tidak mempunyai sebarang maklumat mengenai produk-produk insuran yang sesuai dengan perniagaan. | 1 | 2 | 3 | 4 | 5 | 6 |
|-----|---|---|---|---|---|---|---|

BAHAGIAN E: MODAL INSAN

Bahagian ini mengandungi pernyataan-pernyataan yang akan cuba untuk mengenal pasti aspek modal insan yang dimiliki oleh usahawan dalam organisasi anda. Sepertimana dalam kajian-kajian lepas, modal insan merupakan aset utama sesebuah organisasi, iaitu pengetahuan, kemahiran, pengalaman, kompetensi, sikap, komitmen dan ciri-ciri individu. Elemen-elemen ini akan berubah menjadi aset tidak nyata yang mewujudkan keuntungan dan produktiviti (Han, Lin dan Chen, 2008). Sila bulatkan bagi menentukan sejauh mana anda bersetuju dengan pernyataan-pernyataan berikut.


| | | Sangat tidak setuju | Tidak setuju | Agak tidak setuju | Agak setuju | Setuju | Sangat Setuju |
|----|---|---------------------|--------------|-------------------|-------------|--------|---------------|
| | Item/Skala | | | | | | |
| M1 | Organisasi ini menggalakkan semua ahli untuk berfikir secara kreatif untuk kejayaan status quo. <i>Status quo</i> boleh ditakrifkan satu struktur yang berfungsi untuk mengekalkan apa yang sedia ada | 1 | 2 | 3 | 4 | 5 | 6 |
| M2 | Organisasi ini menggalakkan projek inovatif untuk meningkatkan kelebihan daya saing. | 1 | 2 | 3 | 4 | 5 | 6 |
| M3 | Organisasi ini memberi inspirasi kepada semua ahli organisasi untuk komited kepada matlamat keusahawanan. | 1 | 2 | 3 | 4 | 5 | 6 |
| M4 | Kemahiran profesional usahawan dalam organisasi ini sangat saling melengkapi | 1 | 2 | 3 | 4 | 5 | 6 |
| M5 | Kemahiran profesional ahli usahawan dalam organisasi ini dianggap berkualiti tinggi, jika dibandingkan dengan ahli usahawan organisasi lain dalam industri yang sama | 1 | 2 | 3 | 4 | 5 | 6 |

| | | | | | | | |
|-----|---|---|---|---|---|---|---|
| M6 | Organisasi ini mempunyai ahli usahawan yang mempunyai pengalaman yang luas dalam aktiviti-aktiviti keusahawanan | 1 | 2 | 3 | 4 | 5 | 6 |
| M7 | Organisasi ini mempunyai ahli usahawan yang mempunyai pengalaman yang luas dalam industri yang diceburi oleh organisasi ini | 1 | 2 | 3 | 4 | 5 | 6 |
| M8 | Organisasi ini mempunyai tenaga kerja usahawan yang ramai | | | | | | |
| M9 | Organisasi ini memberi penekanan kepada projek inovatif dan berusaha melakukan perkara-perkara berkaitan dengan cara yang inovatif | 1 | 2 | 3 | 4 | 5 | 6 |
| M10 | Organisasi ini memberi penekanan kepada pembangunan teknikal dan mencari cara atau teknologi baru untuk membina reputasi dalam perniagaan | 1 | 2 | 3 | 4 | 5 | 6 |
| M11 | Organisasi ini boleh menyesuaikan kepada perubahan alam sekitar dan tidak akan terhad kepada kaedah-kaedah tradisional | 1 | 2 | 3 | 4 | 5 | 6 |
| M12 | Organisasi ini berusaha untuk menjadi perintis untuk menyediakan teknologi atau produk canggih | 1 | 2 | 3 | 4 | 5 | 6 |
| M13 | Organisasi ini menyokong projek-projek yang berisiko tinggi dan yang memperolehi ganjaran tinggi | 1 | 2 | 3 | 4 | 5 | 6 |
| M14 | Ahli dalam organisasi ini didorong kuat dengan motivasi diri | 1 | 2 | 3 | 4 | 5 | 6 |
| M15 | Organisasi ini boleh mengenalpasti peluang teknologi dan pasaran. | 1 | 2 | 3 | 4 | 5 | 6 |
| M16 | Organisasi ini kreatif dalam mengaplikasikan sumber yang terhad dengan berkesan dalam perniagaan | 1 | 2 | 3 | 4 | 5 | 6 |

| | | | | | | | |
|-----|--|---|---|---|---|---|---|
| M17 | Ahli organisasi dalam organisasi ini adalah bagus dalam mengaplikasikan kreativiti untuk mengenalpasti peluang-peluang keusahawanan. | 1 | 2 | 3 | 4 | 5 | 6 |
| M18 | Ahli organisasi mempunyai kecerdasan (<i>alertness</i>) dalam produk, pasaran dan maklumat pesaing | 1 | 2 | 3 | 4 | 5 | 6 |
| M19 | Ahli organisasi boleh menahan risiko, kekaburan dan ketidakpastian | 1 | 2 | 3 | 4 | 5 | 6 |

BAHAGIAN F: ORIENTASI KEUSAHAWANAN

Bahagian ini mengandungi pernyataan-pernyataan untuk mengenalpasti pelaksanaan orientasi keusahawanan yang dipraktikkan dalam organisasi anda. Orientasi keusahawanan mewakili polisi dan amalan yang menjadi asas kepada keputusan dan tindakan usahawan. Dengan itu, orientasi keusahawanan boleh dilihat sebagai proses pembuatan strategi keusahawanan yang mana digunakan oleh pembuat keputusan untuk menggubal tujuan organisasi, mengekalkan visi organisasi serta untuk mewujudkan kelebihan daya saing (Rauch, Wiklund, Lumpkin dan Frese, 2009). Sila bulatkan untuk menandakan sejauh mana anda bersetuju dengan pernyataan-pernyataan berikut.

| N/S | Item Skala |  | | | | | |
|-----|--|--|--------------|-------------------|-------------|--------|---------------|
| | | Sangat tidak setuju | Tidak setuju | Agak tidak setuju | Agak setuju | Setuju | Sangat Setuju |
| F1 | Organisasi selalu mencuba untuk mengaplikasikan kaedah pengeluaran dan teknologi baru dalam prestasi aktiviti-aktiviti perniagaan. | 1 | 2 | 3 | 4 | 5 | 6 |
| F2 | Organisasi selalu mengaplikasikan rekabentuk baru untuk produk dan perkhidmatan organisasi. | 1 | 2 | 3 | 4 | 5 | 6 |
| F3 | Organisasi selalu mengaplikasikan pemasaran yang moden dan baru serta strategi jualan. | 1 | 2 | 3 | 4 | 5 | 6 |

| | | | | | | | |
|-----|--|---|---|---|---|---|---|
| F4 | Organisasi telah menukar strategi pemasaran dalam tempoh 5 tahun yang lalu untuk mengekalkan kadar kepuasan pelanggan dan pertumbuhan jualan yang lebih tinggi | 1 | 2 | 3 | 4 | 5 | 6 |
| F5 | Organisasi telah membuat peningkatan dalam kuantiti dan kualiti produk dan perkhidmatan kami dalam tempoh 5 tahun yang lalu. | 1 | 2 | 3 | 4 | 5 | 6 |
| F6 | Organisasi sentiasa fokus terhadap pelaburan dalam penyelidikan dan pembangunan (R&D) untuk bersaing dalam pasaran dan industri. | 1 | 2 | 3 | 4 | 5 | 6 |
| F7 | Dengan melakukan perbandingan dengan organisasi lain dalam bidang aktiviti yang sama, organisasi sentiasa berada dalam kalangan yang mengetuai dalam memperkenalkan tindakan serta strategi baru dalam pasaran. | 1 | 2 | 3 | 4 | 5 | 6 |
| F8 | Sebagai perbandingan dengan pesaing-pesaing organisasi, organisasi sentiasa dalam di kalangan firma terkemuka dalam mengaplikasikan kaedah-kaedah baru dalam pengeluaran, perkhidmatan pelanggan, strategi-strategi pemasaran dan lain-lain. | 1 | 2 | 3 | 4 | 5 | 6 |
| F9 | Organisasi sentiasa cuba untuk menjadi antara organisasi yang terkemuka dalam pasaran untuk menukar prosedur pengeluaran dan aktiviti-aktiviti lain yang berkaitan bagi menerajui pasaran | 1 | 2 | 3 | 4 | 5 | 6 |
| F10 | Organisasi bertindakbalas dengan lebih cepat kepada perubahan yang berlaku dalam pasaran berbanding apa yang dilakukan oleh pesaing-pesaing organisasi. | 1 | 2 | 3 | 4 | 5 | 6 |
| F11 | Organisasi sentiasa cenderung untuk melancarkan projek-projek yang memberikan hasil yang lebih tinggi walaupun tahu bahawa ianya sangat berisiko | 1 | 2 | 3 | 4 | 5 | 6 |

| | | | | | | | |
|-----|---|---|---|---|---|---|---|
| F12 | Organisasi lebih suka mengaplikasikan kaedah dan prosedur yang telah diuji dalam pasaran, oleh itu ianya tidak terlalu berisiko | 1 | 2 | 3 | 4 | 5 | 6 |
| F13 | Apabila satu kaedah baru atau teknologi baru diperkenalkan kepada pasaran, organisasi akan menunggu sehingga ada organisasi lain yang mencubanya bagi memastikan bahawa ianya tidak berisiko tinggi. Kemudian barulah organisasi akan menggunakan kaedah atau teknologi baru tersebut | 1 | 2 | 3 | 4 | 5 | 6 |
| F14 | Organisasi tidak akan mengambil apa-apa tindakan berkaitan dalam pasaran, melainkan organisasi pasti ianya tidak berisiko langsung. | 1 | 2 | 3 | 4 | 5 | 6 |

BAHAGIAN G: PRESTASI PERUSAHAAN KECIL DAN SEDERHANA (PKS)

Bahagian ini adalah berkaitan dengan prestasi kewangan organisasi anda berdasarkan rekod empat (4) tahun yang lepas (atau semenjak anda menjadi pemilik/pengurus firma ini jika anda terlibat dengannya kurang dari empat (4) tahun). Prestasi firma perlu ditandakan dengan skala yang telah ditetapkan.

| | | Sangat menurun | menurun | Agak menurun | Agak meningkat | meningkat | Sangat meningkat |
|----|----------------------------|----------------|---------|--------------|----------------|-----------|------------------|
| | Item Skala | | | | | | |
| G1 | Aliran tunai | 1 | 2 | 3 | 4 | 5 | 6 |
| G2 | Margin untung kasar | 1 | 2 | 3 | 4 | 5 | 6 |
| G3 | Untung bersih dari operasi | 1 | 2 | 3 | 4 | 5 | 6 |
| G4 | Pertumbuhan jualan | 1 | 2 | 3 | 4 | 5 | 6 |
| G5 | Pulangan terhadap jualan | 1 | 2 | 3 | 4 | 5 | 6 |

| | | | | | | | |
|----|--|---|---|---|---|---|---|
| G6 | Pulangan terhadap pelaburan | 1 | 2 | 3 | 4 | 5 | 6 |
| G7 | Nisbah untung keatas jualan | 1 | 2 | 3 | 4 | 5 | 6 |
| G8 | Pulangan terhadap ekuiti pemeang saham | 1 | 2 | 3 | 4 | 5 | 6 |
| G9 | Keupayaan membiayai perniagaan dari keuntungan | 1 | 2 | 3 | 4 | 5 | 6 |



-TERIMA KASIH DI ATAS KERJASAMA ANDA-

LAMPIRAN 2A-1
Jadual Penentuan Saiz Sampel Krejcie & Morgan

Table 3.1
Table for Determining Sample Size of a Known Population

| N | S | N | S | N | S | N | S | N | S |
|----|----|-----|-----|-----|-----|------|-----|--------|-----|
| 10 | 10 | 100 | 80 | 250 | 162 | 500 | 260 | 2500 | 338 |
| 15 | 14 | 110 | 86 | 260 | 165 | 550 | 265 | 3000 | 341 |
| 20 | 19 | 120 | 92 | 300 | 169 | 600 | 269 | 3500 | 346 |
| 25 | 24 | 130 | 97 | 320 | 175 | 650 | 274 | 4000 | 351 |
| 30 | 28 | 140 | 103 | 340 | 181 | 1000 | 278 | 4500 | 354 |
| 35 | 32 | 150 | 108 | 360 | 186 | 1100 | 285 | 5000 | 357 |
| 40 | 36 | 160 | 113 | 380 | 191 | 1200 | 291 | 6000 | 361 |
| 45 | 40 | 170 | 118 | 400 | 196 | 1300 | 297 | 7000 | 364 |
| 50 | 44 | 180 | 123 | 420 | 201 | 1400 | 302 | 8000 | 367 |
| 55 | 48 | 190 | 127 | 440 | 205 | 1500 | 306 | 9000 | 368 |
| 60 | 52 | 200 | 132 | 460 | 210 | 1600 | 310 | 10000 | 370 |
| 65 | 56 | 210 | 136 | 480 | 214 | 1700 | 313 | 15000 | 373 |
| 70 | 59 | 220 | 140 | 500 | 217 | 1800 | 317 | 20000 | 377 |
| 75 | 63 | 230 | 144 | 550 | 226 | 1900 | 320 | 30000 | 379 |
| 80 | 66 | 240 | 148 | 600 | 234 | 2000 | 322 | 40000 | 380 |
| 85 | 70 | 250 | 152 | 650 | 242 | 2300 | 327 | 50000 | 381 |
| 90 | 73 | 260 | 155 | 700 | 248 | 2400 | 331 | 75000 | 382 |
| 95 | 76 | 270 | 159 | 750 | 254 | 2600 | 335 | 100000 | 384 |

Note: N = Population Size; S = Sample Size *Source: Krejcie & Morgan, 1970*

Universiti Utara Malaysia

LAMPIRAN 2A
Analisis Kebolehpercayaan (Pilot Test)

Pengurusan Risiko Enterprais

Reliability Statistics

| Cronbach's Alpha | N of Items |
|---------------------|------------|
| .984 | 51 |

Item Statistics

| | Mean | Std. Deviation | N |
|-----|------|----------------|----|
| C1 | 4.37 | .964 | 30 |
| C2 | 4.03 | .964 | 30 |
| C3 | 4.50 | .900 | 30 |
| C4 | 4.63 | .928 | 30 |
| C5 | 4.43 | 1.104 | 30 |
| C6 | 4.30 | .988 | 30 |
| C7 | 3.83 | 1.289 | 30 |
| C8 | 4.70 | .750 | 30 |
| C9 | 4.70 | .877 | 30 |
| C10 | 4.67 | .844 | 30 |
| C11 | 4.50 | .900 | 30 |
| C12 | 4.30 | .877 | 30 |
| C13 | 4.40 | 1.102 | 30 |
| C14 | 4.17 | 1.177 | 30 |
| C15 | 4.37 | .890 | 30 |
| C16 | 4.20 | .961 | 30 |
| C17 | 4.20 | .997 | 30 |
| C18 | 4.47 | .860 | 30 |
| C19 | 4.40 | .894 | 30 |
| C20 | 4.50 | .974 | 30 |
| C21 | 4.37 | 1.033 | 30 |
| C22 | 4.23 | .935 | 30 |
| C23 | 4.70 | .837 | 30 |
| C24 | 4.60 | .770 | 30 |
| C25 | 4.43 | .858 | 30 |
| C26 | 4.33 | .802 | 30 |
| C27 | 4.53 | .629 | 30 |

| | | | |
|-----|------|-------|----|
| C28 | 4.23 | 1.006 | 30 |
| C29 | 4.43 | .679 | 30 |
| C30 | 4.20 | 1.031 | 30 |
| C31 | 4.20 | 1.095 | 30 |
| C32 | 4.50 | .682 | 30 |
| C33 | 4.53 | .860 | 30 |
| C34 | 4.57 | .817 | 30 |
| C35 | 4.30 | 1.088 | 30 |
| C36 | 4.17 | 1.020 | 30 |
| C37 | 4.50 | .861 | 30 |
| C38 | 4.63 | .809 | 30 |
| C39 | 4.57 | .626 | 30 |
| C40 | 4.63 | .964 | 30 |
| C41 | 4.43 | .898 | 30 |
| C42 | 4.43 | .898 | 30 |
| C43 | 4.27 | .907 | 30 |
| C44 | 4.63 | .718 | 30 |
| C45 | 4.57 | .935 | 30 |
| C46 | 4.53 | .937 | 30 |
| C47 | 4.47 | .730 | 30 |
| C48 | 4.30 | .877 | 30 |
| C49 | 4.30 | .877 | 30 |
| C50 | 4.13 | 1.008 | 30 |
| C51 | 4.33 | .844 | 30 |

Scale Statistics

| Mean | Variance | Std. Deviation | N of Items |
|--------|----------|----------------|------------|
| 224.73 | 1216.961 | 34.885 | 51 |

Literasi Kewangan

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .935 | 31 |

Item Statistics

| | Mean | Std. Deviation | N |
|-----|------|----------------|----|
| D1 | 4.83 | .791 | 30 |
| D2 | 4.80 | .847 | 30 |
| D3 | 4.63 | .765 | 30 |
| D4 | 4.50 | 1.042 | 30 |
| D5 | 4.63 | .928 | 30 |
| D6 | 4.73 | .868 | 30 |
| D7 | 4.63 | .850 | 30 |
| D8 | 4.83 | .874 | 30 |
| D9 | 4.87 | .900 | 30 |
| D10 | 4.70 | 1.055 | 30 |
| D11 | 5.00 | .910 | 30 |
| D12 | 5.17 | .950 | 30 |
| D13 | 5.03 | 1.098 | 30 |
| D14 | 4.37 | .850 | 30 |
| D15 | 4.37 | .964 | 30 |
| D16 | 4.27 | .828 | 30 |
| D17 | 4.10 | 1.125 | 30 |
| D18 | 4.33 | .959 | 30 |
| D19 | 2.80 | 1.710 | 30 |
| D20 | 4.33 | 1.295 | 30 |
| D21 | 4.20 | 1.324 | 30 |
| D22 | 2.80 | 1.669 | 30 |
| D23 | 4.27 | 1.285 | 30 |
| D24 | 4.43 | .935 | 30 |
| D25 | 4.20 | .847 | 30 |
| D26 | 4.40 | .968 | 30 |
| D27 | 4.57 | .858 | 30 |
| D28 | 4.67 | 1.061 | 30 |
| D29 | 4.37 | 1.098 | 30 |
| D30 | 3.73 | 1.202 | 30 |
| D31 | 3.57 | 1.223 | 30 |

Scale Statistics

| Mean | Variance | Std. Deviation | N of Items |
|--------|----------|----------------|------------|
| 136.13 | 366.464 | 19.143 | 31 |

Modal Insan

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .934 | 19 |

Item Statistics

| | Mean | Std. Deviation | N |
|-----|------|----------------|----|
| M1 | 4.77 | .817 | 30 |
| M2 | 4.90 | .845 | 30 |
| M3 | 5.03 | .669 | 30 |
| M4 | 4.57 | 1.135 | 30 |
| M5 | 4.07 | 1.230 | 30 |
| M6 | 4.23 | 1.194 | 30 |
| M7 | 4.30 | 1.208 | 30 |
| M8 | 3.97 | 1.351 | 30 |
| M9 | 4.50 | .731 | 30 |
| M10 | 4.40 | .724 | 30 |
| M11 | 4.50 | .777 | 30 |
| M12 | 4.57 | .774 | 30 |
| M13 | 4.40 | .814 | 30 |
| M14 | 4.80 | .714 | 30 |
| M15 | 4.67 | .661 | 30 |
| M16 | 4.60 | .675 | 30 |
| M17 | 4.67 | .606 | 30 |
| M18 | 4.60 | .675 | 30 |
| M19 | 4.23 | .858 | 30 |

Scale Statistics

| Mean | Variance | Std. Deviation | N of Items |
|-------|----------|----------------|------------|
| 85.77 | 131.909 | 11.485 | 19 |

Orientasi Keusahawanan

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .881 | 14 |

Item Statistics

| | Mean | Std. Deviation | N |
|-----|------|----------------|----|
| F1 | 4.80 | .664 | 30 |
| F2 | 4.70 | .596 | 30 |
| F3 | 4.80 | .551 | 30 |
| F4 | 4.43 | 1.223 | 30 |
| F5 | 4.37 | 1.189 | 30 |
| F6 | 4.63 | .718 | 30 |
| F7 | 4.13 | 1.074 | 30 |
| F8 | 4.10 | 1.213 | 30 |
| F9 | 4.63 | .809 | 30 |
| F10 | 4.50 | .731 | 30 |
| F11 | 4.53 | .629 | 30 |
| F12 | 4.53 | .681 | 30 |
| F13 | 4.13 | 1.074 | 30 |
| F14 | 4.03 | 1.159 | 30 |

Scale Statistics

| Mean | Variance | Std. Deviation | N of Items |
|-------|----------|----------------|------------|
| 62.33 | 64.437 | 8.027 | 14 |

Prestasi PKS

Reliability Statistics

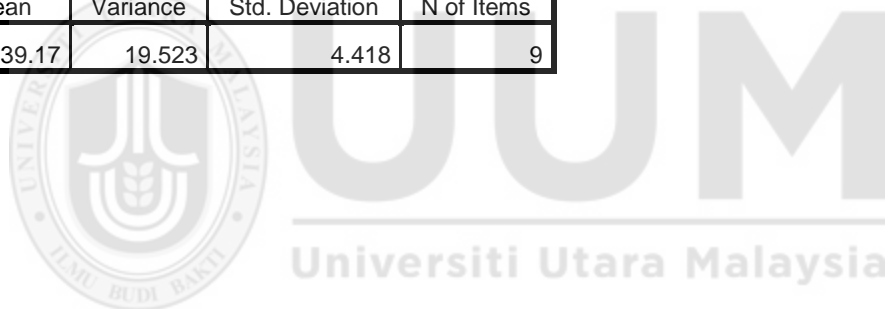
| Cronbach's Alpha | N of Items |
|------------------|------------|
| .907 | 9 |

Item Statistics

| | Mean | Std. Deviation | N |
|----|------|----------------|----|
| G1 | 4.53 | .507 | 30 |
| G2 | 4.33 | .479 | 30 |
| G3 | 4.40 | .675 | 30 |
| G4 | 4.53 | .776 | 30 |
| G5 | 4.50 | .731 | 30 |
| G6 | 4.13 | .629 | 30 |
| G7 | 4.23 | .626 | 30 |
| G8 | 4.13 | .730 | 30 |
| G9 | 4.37 | .615 | 30 |

Scale Statistics

| Mean | Variance | Std. Deviation | N of Items |
|-------|----------|----------------|------------|
| 39.17 | 19.523 | 4.418 | 9 |



LAMPIRAN 3A
Analisis Deskriptif PKS dan Responden

Status Perundangan

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|------------------------------------|-----------|---------|---------------|--------------------|
| pemilikan tunggal | 83 | 41.5 | 41.5 | 41.5 |
| perkongasian | 23 | 11.5 | 11.5 | 53.0 |
| Valid perkongsian liabiliti terhad | 2 | 1.0 | 1.0 | 54.0 |
| syarikat sdn. bhd. | 92 | 46.0 | 46.0 | 100.0 |
| Total | 200 | 100.0 | 100.0 | |

Sektor

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|------------------------|-----------|---------|---------------|--------------------|
| servis | 98 | 49.0 | 49.0 | 49.0 |
| pembuatan | 79 | 39.5 | 39.5 | 88.5 |
| Valid pertanian | 6 | 3.0 | 3.0 | 91.5 |
| perlombongan dan kuari | 10 | 5.0 | 5.0 | 96.5 |
| pembinaan | 7 | 3.5 | 3.5 | 100.0 |
| Total | 200 | 100.0 | 100.0 | |

Usia perniagaan

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| kurang 5 tahun | 31 | 15.5 | 15.5 | 15.5 |
| 5-10 tahun | 70 | 35.0 | 35.0 | 50.5 |
| 11-15 tahun | 62 | 31.0 | 31.0 | 81.5 |
| Valid 16-20 tahun | 17 | 8.5 | 8.5 | 90.0 |
| 21-25 tahun | 11 | 5.5 | 5.5 | 95.5 |
| atas 25 tahun | 9 | 4.5 | 4.5 | 100.0 |
| Total | 200 | 100.0 | 100.0 | |

Bilangan pekerja

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------|-----------|---------|---------------|-----------------------|
| 1 | 18 | 9.0 | 9.0 | 9.0 |
| 2 | 30 | 15.0 | 15.0 | 24.0 |
| 3 | 18 | 9.0 | 9.0 | 33.0 |
| 4 | 21 | 10.5 | 10.5 | 43.5 |
| 5 | 14 | 7.0 | 7.0 | 50.5 |
| 6 | 9 | 4.5 | 4.5 | 55.0 |
| 7 | 4 | 2.0 | 2.0 | 57.0 |
| 8 | 4 | 2.0 | 2.0 | 59.0 |
| 10 | 4 | 2.0 | 2.0 | 61.0 |
| 12 | 5 | 2.5 | 2.5 | 63.5 |
| 14 | 2 | 1.0 | 1.0 | 64.5 |
| 15 | 9 | 4.5 | 4.5 | 69.0 |
| 18 | 2 | 1.0 | 1.0 | 70.0 |
| 20 | 8 | 4.0 | 4.0 | 74.0 |
| 25 | 1 | .5 | .5 | 74.5 |
| 28 | 1 | .5 | .5 | 75.0 |
| Valid 30 | 8 | 4.0 | 4.0 | 79.0 |
| 32 | 2 | 1.0 | 1.0 | 80.0 |
| 35 | 1 | .5 | .5 | 80.5 |
| 38 | 2 | 1.0 | 1.0 | 81.5 |
| 40 | 2 | 1.0 | 1.0 | 82.5 |
| 45 | 1 | .5 | .5 | 83.0 |
| 50 | 5 | 2.5 | 2.5 | 85.5 |
| 55 | 1 | .5 | .5 | 86.0 |
| 60 | 3 | 1.5 | 1.5 | 87.5 |
| 62 | 1 | .5 | .5 | 88.0 |
| 70 | 5 | 2.5 | 2.5 | 90.5 |
| 73 | 1 | .5 | .5 | 91.0 |
| 75 | 2 | 1.0 | 1.0 | 92.0 |
| 80 | 7 | 3.5 | 3.5 | 95.5 |
| 85 | 1 | .5 | .5 | 96.0 |
| 100 | 3 | 1.5 | 1.5 | 97.5 |
| 120 | 4 | 2.0 | 2.0 | 99.5 |

| | | | | |
|-------|-----|-------|-------|-------|
| 127 | 1 | .5 | .5 | 100.0 |
| Total | 200 | 100.0 | 100.0 | |

jantina

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------------|-----------|---------|---------------|--------------------|
| lelaki | 115 | 57.5 | 57.5 | 57.5 |
| Valid perempuan | 85 | 42.5 | 42.5 | 100.0 |
| Total | 200 | 100.0 | 100.0 | |

umur pemilik@pengurus

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------|-----------|---------|---------------|--------------------|
| bawah 25 | 13 | 6.5 | 6.5 | 6.5 |
| 26-30 | 15 | 7.5 | 7.5 | 14.0 |
| 31-35 | 31 | 15.5 | 15.5 | 29.5 |
| 36-40 | 30 | 15.0 | 15.0 | 44.5 |
| Valid 41-45 | 56 | 28.0 | 28.0 | 72.5 |
| 46-50 | 38 | 19.0 | 19.0 | 91.5 |
| atas 50 | 17 | 8.5 | 8.5 | 100.0 |
| Total | 200 | 100.0 | 100.0 | |

umur semasa memiliki/mebgurus perniagaan

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------|-----------|---------|---------------|--------------------|
| bawah 25 | 63 | 31.5 | 31.5 | 31.5 |
| 26-30 | 77 | 38.5 | 38.5 | 70.0 |
| 31-35 | 36 | 18.0 | 18.0 | 88.0 |
| Valid 36-40 | 6 | 3.0 | 3.0 | 91.0 |
| 41-45 | 10 | 5.0 | 5.0 | 96.0 |
| 46-50 | 8 | 4.0 | 4.0 | 100.0 |
| Total | 200 | 100.0 | 100.0 | |

pengalaman kerja berkaitan perniagaan

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------|-----------|---------|---------------|--------------------|
| ya | 135 | 67.5 | 67.5 | 67.5 |
| Valid tidak | 65 | 32.5 | 32.5 | 100.0 |
| Total | 200 | 100.0 | 100.0 | |

pengalaman perniagaan

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------|-----------|---------|---------------|--------------------|
| ya | 116 | 58.0 | 58.0 | 58.0 |
| Valid tidak | 84 | 42.0 | 42.0 | 100.0 |
| Total | 200 | 100.0 | 100.0 | |

kelulusan akademik

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|------------------|-----------|---------|---------------|--------------------|
| sekolah rendah | 16 | 8.0 | 8.0 | 8.0 |
| sekolah menengah | 90 | 45.0 | 45.0 | 53.0 |
| diploma | 37 | 18.5 | 18.5 | 71.5 |
| ijazah | 47 | 23.5 | 23.5 | 95.0 |
| ijazah sarjana | 5 | 2.5 | 2.5 | 97.5 |
| Phd | 3 | 1.5 | 1.5 | 99.0 |
| lian-lain | 2 | 1.0 | 1.0 | 100.0 |
| Total | 200 | 100.0 | 100.0 | |

Taraf Perkahwinan

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------------|-----------|---------|---------------|--------------------|
| bujang | 37 | 18.5 | 18.5 | 18.5 |
| berkahwin | 135 | 67.5 | 67.5 | 86.0 |
| janda atau duda | 28 | 14.0 | 14.0 | 100.0 |
| Total | 200 | 100.0 | 100.0 | |

Berapa tahun tuan/puan telah menjadi pemilik/pengurus perniagaan ini

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| kurang 5 tahun | 40 | 20.0 | 20.0 | 20.0 |
| 5-10 tahun | 83 | 41.5 | 41.5 | 61.5 |
| 11-15 tahun | 52 | 26.0 | 26.0 | 87.5 |
| Valid 16-20 tahun | 16 | 8.0 | 8.0 | 95.5 |
| 21-25 tahun | 5 | 2.5 | 2.5 | 98.0 |
| atas 25 tahun | 4 | 2.0 | 2.0 | 100.0 |
| Total | 200 | 100.0 | 100.0 | |

Bangsa

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------|-----------|---------|---------------|--------------------|
| melayu | 114 | 57.0 | 57.0 | 57.0 |
| cina | 78 | 39.0 | 39.0 | 96.0 |
| Valid india | 7 | 3.5 | 3.5 | 99.5 |
| lain-lain | 1 | .5 | .5 | 100.0 |
| Total | 200 | 100.0 | 100.0 | |

LAMPIRAN 4A
Ujian Analisis Faktor Pengurusan Risiko Enterprais

KMO and Bartlett's Test

| | |
|--|----------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | .940 |
| Approx. Chi-Square | 9698.934 |
| Bartlett's Test of Sphericity df | 1275 |
| Sig. | .000 |

Communalities

| | Initial | Extraction |
|-----|---------|------------|
| C1 | 1.000 | .652 |
| C2 | 1.000 | .786 |
| C3 | 1.000 | .776 |
| C4 | 1.000 | .658 |
| C5 | 1.000 | .672 |
| C6 | 1.000 | .609 |
| C7 | 1.000 | .710 |
| C8 | 1.000 | .662 |
| C9 | 1.000 | .727 |
| C10 | 1.000 | .706 |
| C11 | 1.000 | .696 |
| C12 | 1.000 | .785 |
| C13 | 1.000 | .754 |
| C14 | 1.000 | .727 |
| C15 | 1.000 | .492 |
| C16 | 1.000 | .728 |
| C17 | 1.000 | .675 |
| C18 | 1.000 | .668 |
| C19 | 1.000 | .640 |
| C20 | 1.000 | .687 |
| C21 | 1.000 | .714 |
| C22 | 1.000 | .691 |
| C23 | 1.000 | .731 |
| C24 | 1.000 | .695 |
| C25 | 1.000 | .742 |
| C26 | 1.000 | .641 |
| C27 | 1.000 | .755 |

| | | |
|-----|-------|------|
| C28 | 1.000 | .762 |
| C29 | 1.000 | .578 |
| C30 | 1.000 | .736 |
| C31 | 1.000 | .696 |
| C32 | 1.000 | .739 |
| C33 | 1.000 | .740 |
| C34 | 1.000 | .678 |
| C35 | 1.000 | .771 |
| C36 | 1.000 | .723 |
| C37 | 1.000 | .627 |
| C38 | 1.000 | .625 |
| C39 | 1.000 | .689 |
| C40 | 1.000 | .749 |
| C41 | 1.000 | .631 |
| C42 | 1.000 | .674 |
| C43 | 1.000 | .677 |
| C44 | 1.000 | .689 |
| C45 | 1.000 | .703 |
| C46 | 1.000 | .653 |
| C47 | 1.000 | .717 |
| C48 | 1.000 | .724 |
| C49 | 1.000 | .782 |
| C50 | 1.000 | .771 |
| C51 | 1.000 | .664 |

Extraction Method: Principal
Component Analysis.

Total Variance Explained

| Component | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
|-----------|---------------------|---------------|--------------|-------------------------------------|---------------|--------------|-----------------------------------|---------------|--------------|
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 26.540 | 52.039 | 52.039 | 26.540 | 52.039 | 52.039 | 6.842 | 13.416 | 13.416 |
| 2 | 2.293 | 4.495 | 56.534 | 2.293 | 4.495 | 56.534 | 6.189 | 12.136 | 25.552 |
| 3 | 1.784 | 3.497 | 60.031 | 1.784 | 3.497 | 60.031 | 5.714 | 11.204 | 36.756 |
| 4 | 1.431 | 2.806 | 62.837 | 1.431 | 2.806 | 62.837 | 5.318 | 10.427 | 47.183 |
| 5 | 1.296 | 2.542 | 65.379 | 1.296 | 2.542 | 65.379 | 4.573 | 8.967 | 56.150 |
| 6 | 1.144 | 2.243 | 67.622 | 1.144 | 2.243 | 67.622 | 4.222 | 8.278 | 64.428 |
| 7 | 1.091 | 2.139 | 69.762 | 1.091 | 2.139 | 69.762 | 2.720 | 5.333 | 69.762 |
| 8 | .998 | 1.957 | 71.718 | | | | | | |
| 9 | .930 | 1.823 | 73.541 | | | | | | |
| 10 | .828 | 1.623 | 75.164 | | | | | | |
| 11 | .796 | 1.562 | 76.725 | | | | | | |
| 12 | .761 | 1.492 | 78.217 | | | | | | |
| 13 | .737 | 1.445 | 79.662 | | | | | | |
| 14 | .659 | 1.293 | 80.955 | | | | | | |
| 15 | .644 | 1.263 | 82.218 | | | | | | |
| 16 | .611 | 1.198 | 83.416 | | | | | | |
| 17 | .566 | 1.109 | 84.525 | | | | | | |
| 18 | .513 | 1.006 | 85.530 | | | | | | |
| 19 | .489 | .960 | 86.490 | | | | | | |
| 20 | .459 | .901 | 87.391 | | | | | | |
| 21 | .424 | .832 | 88.223 | | | | | | |
| 22 | .408 | .800 | 89.022 | | | | | | |
| 23 | .401 | .786 | 89.808 | | | | | | |

| | | | | | | | | | |
|----|------|------|---------|--|--|--|--|--|--|
| 24 | .377 | .739 | 90.547 | | | | | | |
| 25 | .357 | .700 | 91.247 | | | | | | |
| 26 | .342 | .670 | 91.917 | | | | | | |
| 27 | .315 | .617 | 92.534 | | | | | | |
| 28 | .300 | .588 | 93.122 | | | | | | |
| 29 | .270 | .528 | 93.651 | | | | | | |
| 30 | .266 | .521 | 94.171 | | | | | | |
| 31 | .258 | .505 | 94.676 | | | | | | |
| 32 | .233 | .458 | 95.134 | | | | | | |
| 33 | .219 | .429 | 95.563 | | | | | | |
| 34 | .210 | .413 | 95.976 | | | | | | |
| 35 | .206 | .404 | 96.380 | | | | | | |
| 36 | .182 | .356 | 96.736 | | | | | | |
| 37 | .172 | .338 | 97.073 | | | | | | |
| 38 | .163 | .319 | 97.392 | | | | | | |
| 39 | .152 | .299 | 97.691 | | | | | | |
| 40 | .145 | .284 | 97.976 | | | | | | |
| 41 | .140 | .274 | 98.249 | | | | | | |
| 42 | .132 | .259 | 98.508 | | | | | | |
| 43 | .124 | .243 | 98.752 | | | | | | |
| 44 | .117 | .230 | 98.981 | | | | | | |
| 45 | .101 | .198 | 99.179 | | | | | | |
| 46 | .087 | .171 | 99.351 | | | | | | |
| 47 | .083 | .163 | 99.514 | | | | | | |
| 48 | .078 | .152 | 99.666 | | | | | | |
| 49 | .060 | .117 | 99.783 | | | | | | |
| 50 | .056 | .109 | 99.893 | | | | | | |
| 51 | .055 | .107 | 100.000 | | | | | | |

Extraction Method: Principal Component Analysis.

Rotated Component Matrix^a

| | Component | | | | | | |
|-----|-----------|------|------|------|------|------|------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| C46 | .703 | | | | | | |
| C44 | .696 | | | | | | |
| C47 | .678 | | | | | | |
| C48 | .672 | | | | | | |
| C43 | .618 | | | | | | |
| C51 | .613 | | | | | | |
| C50 | .582 | | .470 | | | | |
| C45 | .545 | | | | | | .449 |
| C49 | .543 | | .474 | | | | |
| C24 | .487 | | | | | | |
| C14 | .466 | .419 | | | | | |
| C9 | | .718 | | | | | |
| C10 | | .680 | | | | | |
| C8 | | .630 | | | | | |
| C11 | | .627 | | | | | |
| C4 | | .565 | | | | | |
| C3 | | .548 | .424 | | | | |
| C5 | | .534 | .488 | | | | |
| C1 | | .533 | | | | .419 | |
| C6 | | .516 | .415 | | | | |
| C13 | | .502 | .467 | | | | |
| C16 | | | .646 | | | | |
| C17 | | | .624 | | | | |
| C2 | | .442 | .541 | | | | |
| C30 | | | .539 | .486 | | | |
| C18 | | | .532 | | | .479 | |
| C31 | | | .504 | .446 | | | |
| C12 | | .478 | .493 | | | | |
| C28 | .422 | | .452 | .424 | | | |
| C27 | | | | .679 | | | |
| C22 | | | | .653 | | | |
| C23 | | | | .552 | | | |
| C26 | | | | .525 | | | |
| C7 | | | .405 | .472 | | | |
| C34 | | | | .450 | .434 | | |
| C15 | | .405 | | .412 | | | |
| C32 | | | | | .695 | | |

| | | | | | | | |
|-----|------|--|------|------|------|------|------|
| C36 | | | | | .588 | | |
| C37 | | | | | .580 | | |
| C35 | | | .410 | | .553 | | |
| C33 | | | | .510 | .526 | | |
| C38 | | | | | .509 | | |
| C21 | | | | | | .728 | |
| C20 | | | | | | .698 | |
| C25 | | | | .453 | | .557 | |
| C29 | | | | | | .553 | |
| C19 | | | | | | .467 | |
| C40 | | | | | | | .612 |
| C39 | | | | | | | .555 |
| C42 | .439 | | | | | | .499 |
| C41 | | | | | | | .403 |

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 15 iterations.



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LAMPIRAN 5A
Ujian Analisis Faktor Literasi Kewangan

KMO and Bartlett's Test

| | | |
|--|------|----------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .861 |
| Approx. Chi-Square | | 4727.572 |
| Bartlett's Test of Sphericity | df | 465 |
| | Sig. | .000 |

Communalities

| | Initial | Extraction |
|-----|---------|------------|
| D1 | 1.000 | .732 |
| D2 | 1.000 | .748 |
| D3 | 1.000 | .565 |
| D4 | 1.000 | .696 |
| D5 | 1.000 | .785 |
| D6 | 1.000 | .707 |
| D7 | 1.000 | .713 |
| D8 | 1.000 | .703 |
| D9 | 1.000 | .626 |
| D10 | 1.000 | .741 |
| D11 | 1.000 | .404 |
| D12 | 1.000 | .700 |
| D13 | 1.000 | .343 |
| D14 | 1.000 | .792 |
| D15 | 1.000 | .815 |
| D16 | 1.000 | .789 |
| D17 | 1.000 | .530 |
| D18 | 1.000 | .413 |
| D19 | 1.000 | .783 |
| D20 | 1.000 | .473 |
| D21 | 1.000 | .366 |
| D22 | 1.000 | .716 |
| D23 | 1.000 | .668 |
| D24 | 1.000 | .623 |
| D25 | 1.000 | .472 |
| D26 | 1.000 | .692 |
| D27 | 1.000 | .736 |

| | | |
|-----|-------|------|
| D28 | 1.000 | .682 |
| D29 | 1.000 | .576 |
| D30 | 1.000 | .766 |
| D31 | 1.000 | .783 |

Extraction Method: Principal
Component Analysis.



Total Variance Explained

| Component | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
|-----------|---------------------|---------------|--------------|-------------------------------------|---------------|--------------|-----------------------------------|---------------|--------------|
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 11.185 | 36.082 | 36.082 | 11.185 | 36.082 | 36.082 | 6.422 | 20.716 | 20.716 |
| 2 | 2.897 | 9.344 | 45.425 | 2.897 | 9.344 | 45.425 | 4.177 | 13.475 | 34.191 |
| 3 | 2.633 | 8.495 | 53.920 | 2.633 | 8.495 | 53.920 | 4.153 | 13.396 | 47.587 |
| 4 | 1.934 | 6.239 | 60.160 | 1.934 | 6.239 | 60.160 | 2.853 | 9.202 | 56.789 |
| 5 | 1.490 | 4.805 | 64.965 | 1.490 | 4.805 | 64.965 | 2.534 | 8.176 | 64.965 |
| 6 | 1.375 | 4.436 | 69.401 | | | | | | |
| 7 | .981 | 3.164 | 72.564 | | | | | | |
| 8 | .917 | 2.957 | 75.521 | | | | | | |
| 9 | .800 | 2.579 | 78.101 | | | | | | |
| 10 | .764 | 2.466 | 80.567 | | | | | | |
| 11 | .654 | 2.111 | 82.678 | | | | | | |
| 12 | .612 | 1.974 | 84.652 | | | | | | |
| 13 | .492 | 1.587 | 86.238 | | | | | | |
| 14 | .450 | 1.451 | 87.689 | | | | | | |
| 15 | .446 | 1.439 | 89.128 | | | | | | |
| 16 | .388 | 1.252 | 90.380 | | | | | | |
| 17 | .340 | 1.096 | 91.475 | | | | | | |
| 18 | .333 | 1.075 | 92.550 | | | | | | |
| 19 | .323 | 1.043 | 93.593 | | | | | | |
| 20 | .287 | .927 | 94.520 | | | | | | |
| 21 | .268 | .865 | 95.385 | | | | | | |
| 22 | .218 | .704 | 96.089 | | | | | | |
| 23 | .212 | .683 | 96.772 | | | | | | |
| 24 | .200 | .645 | 97.417 | | | | | | |

| | | | | | | | | | |
|----|------|------|---------|--|--|--|--|--|--|
| 25 | .189 | .610 | 98.027 | | | | | | |
| 26 | .147 | .474 | 98.501 | | | | | | |
| 27 | .129 | .417 | 98.918 | | | | | | |
| 28 | .117 | .377 | 99.295 | | | | | | |
| 29 | .085 | .274 | 99.569 | | | | | | |
| 30 | .072 | .233 | 99.802 | | | | | | |
| 31 | .061 | .198 | 100.000 | | | | | | |

Extraction Method: Principal Component Analysis.



Rotated Component Matrix^a

| | Component | | | | |
|-----|-----------|------|------|------|------|
| | 1 | 2 | 3 | 4 | 5 |
| D7 | .779 | | | | |
| D9 | .731 | | | | |
| D10 | .715 | | .457 | | |
| D5 | .711 | | | | |
| D4 | .709 | | | | |
| D6 | .705 | | | | |
| D8 | .695 | | | | |
| D1 | .682 | .469 | | | |
| D3 | .664 | | | | |
| D2 | .661 | .479 | | | |
| D11 | | | | | |
| D27 | | .831 | | | |
| D28 | | .787 | | | |
| D26 | | .740 | | | |
| D29 | | .593 | .424 | | |
| D23 | | .565 | .518 | | |
| D24 | | .559 | .519 | | |
| D15 | | | .766 | | |
| D14 | | | .756 | | |
| D16 | | | .755 | | |
| D21 | | | .502 | | |
| D17 | .441 | | .469 | | |
| D18 | | | .443 | | |
| D31 | | | | .799 | |
| D30 | | | | .791 | |
| D22 | | | | .783 | |
| D19 | | | | .734 | |
| D12 | | | | | .748 |
| D20 | | | | | .673 |
| D13 | | | | | .541 |
| D25 | | | | | .409 |

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 11 iterations.

LAMPIRAN 6A **Ujian Analisis Faktor Modal Insan**

KMO and Bartlett's Test

| | | |
|--|------|----------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .876 |
| Approx. Chi-Square | | 2463.609 |
| Bartlett's Test of Sphericity | df | 136 |
| | Sig. | .000 |

Communalities

| | Initial | Extraction |
|-----|---------|------------|
| M1 | 1.000 | .751 |
| M2 | 1.000 | .823 |
| M3 | 1.000 | .785 |
| M4 | 1.000 | .697 |
| M5 | 1.000 | .599 |
| M6 | 1.000 | .822 |
| M7 | 1.000 | .780 |
| M9 | 1.000 | .615 |
| M10 | 1.000 | .601 |
| M11 | 1.000 | .708 |
| M12 | 1.000 | .679 |
| M14 | 1.000 | .704 |
| M15 | 1.000 | .670 |
| M16 | 1.000 | .549 |
| M17 | 1.000 | .575 |
| M18 | 1.000 | .547 |
| M19 | 1.000 | .357 |

Extraction Method: Principal

Component Analysis.

Total Variance Explained

| Component | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
|-----------|---------------------|---------------|--------------|-------------------------------------|---------------|--------------|-----------------------------------|---------------|--------------|
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 8.424 | 49.551 | 49.551 | 8.424 | 49.551 | 49.551 | 4.492 | 26.424 | 26.424 |
| 2 | 1.737 | 10.215 | 59.765 | 1.737 | 10.215 | 59.765 | 3.664 | 21.550 | 47.974 |
| 3 | 1.101 | 6.478 | 66.244 | 1.101 | 6.478 | 66.244 | 3.106 | 18.270 | 66.244 |
| 4 | .952 | 5.599 | 71.843 | | | | | | |
| 5 | .818 | 4.813 | 76.656 | | | | | | |
| 6 | .678 | 3.991 | 80.646 | | | | | | |
| 7 | .551 | 3.244 | 83.890 | | | | | | |
| 8 | .517 | 3.040 | 86.930 | | | | | | |
| 9 | .469 | 2.758 | 89.688 | | | | | | |
| 10 | .345 | 2.030 | 91.718 | | | | | | |
| 11 | .342 | 2.010 | 93.728 | | | | | | |
| 12 | .287 | 1.686 | 95.414 | | | | | | |
| 13 | .220 | 1.296 | 96.710 | | | | | | |
| 14 | .187 | 1.098 | 97.808 | | | | | | |
| 15 | .165 | .968 | 98.775 | | | | | | |
| 16 | .118 | .694 | 99.470 | | | | | | |
| 17 | .090 | .530 | 100.000 | | | | | | |

Extraction Method: Principal Component Analysis.

Rotated Component Matrix^a

| | Component | | |
|-----|-----------|------|------|
| | 1 | 2 | 3 |
| M14 | .818 | | |
| M11 | .806 | | |
| M15 | .738 | | |
| M10 | .687 | | |
| M12 | .685 | .416 | |
| M9 | .669 | | |
| M18 | .534 | | |
| M16 | .525 | .522 | |
| M6 | | .808 | |
| M7 | | .803 | |
| M5 | | .617 | .459 |
| M4 | | .603 | .503 |
| M17 | .476 | .558 | |
| M19 | | .549 | |
| M1 | | | .840 |
| M2 | | | .825 |
| M3 | | | .808 |

Extraction Method: Principal Component

Analysis.

Rotation Method: Varimax with Kaiser

Normalization.

a. Rotation converged in 7 iterations.

LAMPIRAN 7A
Ujian Analisis Faktor Orientasi Keusahawanan

KMO and Bartlett's Test

| | | |
|--|------|----------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .870 |
| Approx. Chi-Square | | 1923.677 |
| Bartlett's Test of Sphericity | df | 91 |
| | Sig. | .000 |

Communalities

| | Initial | Extraction |
|-----|---------|------------|
| F1 | 1.000 | .750 |
| F2 | 1.000 | .763 |
| F3 | 1.000 | .702 |
| F4 | 1.000 | .792 |
| F5 | 1.000 | .796 |
| F6 | 1.000 | .680 |
| F7 | 1.000 | .750 |
| F8 | 1.000 | .660 |
| F9 | 1.000 | .595 |
| F10 | 1.000 | .676 |
| F11 | 1.000 | .609 |
| F12 | 1.000 | .559 |
| F13 | 1.000 | .763 |
| F14 | 1.000 | .765 |

Extraction Method: Principal

Component Analysis.

Total Variance Explained

| Component | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
|-----------|---------------------|---------------|--------------|-------------------------------------|---------------|--------------|-----------------------------------|---------------|--------------|
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 7.266 | 51.903 | 51.903 | 7.266 | 51.903 | 51.903 | 3.881 | 27.720 | 27.720 |
| 2 | 1.405 | 10.032 | 61.935 | 1.405 | 10.032 | 61.935 | 3.549 | 25.353 | 53.072 |
| 3 | 1.190 | 8.497 | 70.432 | 1.190 | 8.497 | 70.432 | 2.430 | 17.360 | 70.432 |
| 4 | .788 | 5.626 | 76.058 | | | | | | |
| 5 | .628 | 4.488 | 80.547 | | | | | | |
| 6 | .581 | 4.151 | 84.698 | | | | | | |
| 7 | .441 | 3.151 | 87.849 | | | | | | |
| 8 | .400 | 2.860 | 90.709 | | | | | | |
| 9 | .324 | 2.314 | 93.023 | | | | | | |
| 10 | .254 | 1.818 | 94.840 | | | | | | |
| 11 | .235 | 1.680 | 96.520 | | | | | | |
| 12 | .201 | 1.439 | 97.959 | | | | | | |
| 13 | .163 | 1.167 | 99.127 | | | | | | |
| 14 | .122 | .873 | 100.000 | | | | | | |

Extraction Method: Principal Component Analysis.

Rotated Component Matrix^a

| | Component | | |
|-----|-----------|------|------|
| | 1 | 2 | 3 |
| F5 | .867 | | |
| F4 | .855 | | |
| F7 | .765 | | |
| F8 | .678 | | |
| F6 | .614 | .479 | |
| F12 | .575 | | |
| F1 | | .844 | |
| F2 | | .819 | |
| F3 | | .751 | |
| F9 | .404 | .629 | |
| F10 | | .596 | .416 |
| F14 | | | .865 |
| F13 | | | .830 |
| F11 | | .460 | .603 |

Extraction Method: Principal Component
Analysis.

Rotation Method: Varimax with Kaiser

Normalization.

a. Rotation converged in 5 iterations.

LAMPIRAN 8A

Ujian Analisis Faktor Prestasi

KMO and Bartlett's Test

| | | |
|--|------|----------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .912 |
| Approx. Chi-Square | | 1297.887 |
| Bartlett's Test of Sphericity | df | 36 |
| | Sig. | .000 |

Communalities

| | Initial | Extraction |
|----|---------|------------|
| G1 | 1.000 | .494 |
| G2 | 1.000 | .667 |
| G3 | 1.000 | .732 |
| G4 | 1.000 | .678 |
| G5 | 1.000 | .726 |
| G6 | 1.000 | .595 |
| G7 | 1.000 | .687 |
| G8 | 1.000 | .620 |
| G9 | 1.000 | .613 |

Extraction Method: Principal
Component Analysis.

Total Variance Explained

| Component | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | |
|-----------|---------------------|---------------|--------------|-------------------------------------|---------------|--------------|
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 5.811 | 64.562 | 64.562 | 5.811 | 64.562 | 64.562 |
| 2 | .848 | 9.422 | 73.985 | | | |
| 3 | .541 | 6.012 | 79.996 | | | |
| 4 | .515 | 5.720 | 85.717 | | | |
| 5 | .378 | 4.197 | 89.914 | | | |
| 6 | .296 | 3.292 | 93.206 | | | |
| 7 | .220 | 2.450 | 95.655 | | | |
| 8 | .200 | 2.219 | 97.875 | | | |
| 9 | .191 | 2.125 | 100.000 | | | |

Extraction Method: Principal Component Analysis.

Component Matrix^a

| | Component |
|----|-----------|
| | 1 |
| G3 | .855 |
| G5 | .852 |
| G7 | .829 |
| G4 | .823 |
| G2 | .817 |
| G8 | .787 |
| G9 | .783 |
| G6 | .771 |
| G1 | .703 |

Extraction Method:

Principal Component

Analysis.

a. 1 components

extracted.



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LAMPIRAN 9A
Analisis Ujian Kebolehpercayaan Selepas Analisis Faktor

Pengurusan Risiko Enterprais

Reliability Statistics

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|------------------|--|------------|
| .981 | .981 | 51 |

Item Statistics

| | Mean | Std. Deviation | N |
|-----|------|----------------|-----|
| C1 | 4.33 | .784 | 200 |
| C2 | 3.96 | .942 | 200 |
| C3 | 4.26 | .833 | 200 |
| C4 | 4.39 | .748 | 200 |
| C5 | 4.32 | .761 | 200 |
| C6 | 4.27 | .747 | 200 |
| C7 | 3.80 | 1.183 | 200 |
| C8 | 4.52 | .650 | 200 |
| C9 | 4.44 | .806 | 200 |
| C10 | 4.50 | .763 | 200 |
| C11 | 4.25 | .855 | 200 |
| C12 | 4.13 | .904 | 200 |
| C13 | 4.12 | .957 | 200 |
| C14 | 4.07 | .927 | 200 |
| C15 | 4.29 | .842 | 200 |
| C16 | 4.14 | .851 | 200 |
| C17 | 4.14 | .861 | 200 |
| C18 | 4.37 | .746 | 200 |
| C19 | 4.22 | .862 | 200 |
| C20 | 4.43 | .792 | 200 |
| C21 | 4.30 | .775 | 200 |
| C22 | 4.20 | .806 | 200 |
| C23 | 4.30 | .838 | 200 |
| C24 | 4.24 | .875 | 200 |
| C25 | 4.27 | .824 | 200 |

| | | | |
|-----|------|------|-----|
| C26 | 4.20 | .755 | 200 |
| C27 | 4.23 | .792 | 200 |
| C28 | 4.12 | .941 | 200 |
| C29 | 4.32 | .714 | 200 |
| C30 | 4.03 | .979 | 200 |
| C31 | 3.96 | .947 | 200 |
| C32 | 4.21 | .732 | 200 |
| C33 | 4.31 | .771 | 200 |
| C34 | 4.25 | .749 | 200 |
| C35 | 4.10 | .877 | 200 |
| C36 | 4.14 | .924 | 200 |
| C37 | 4.29 | .773 | 200 |
| C38 | 4.37 | .652 | 200 |
| C39 | 4.39 | .632 | 200 |
| C40 | 4.47 | .722 | 200 |
| C41 | 4.45 | .693 | 200 |
| C42 | 4.33 | .814 | 200 |
| C43 | 4.32 | .780 | 200 |
| C44 | 4.53 | .701 | 200 |
| C45 | 4.49 | .802 | 200 |
| C46 | 4.46 | .807 | 200 |
| C47 | 4.35 | .754 | 200 |
| C48 | 4.27 | .786 | 200 |
| C49 | 4.25 | .911 | 200 |
| C50 | 4.20 | .946 | 200 |
| C51 | 4.21 | .889 | 200 |

Scale Statistics

| Mean | Variance | Std. Deviation | N of Items |
|--------|----------|----------------|------------|
| 217.35 | 913.433 | 30.223 | 51 |

Literasi Kewangan

Reliability Statistics

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|------------------|--|------------|
| .885 | .914 | 31 |

Item Statistics

| | Mean | Std. Deviation | N |
|-----|------|----------------|-----|
| D1 | 4.84 | .753 | 200 |
| D2 | 4.85 | .742 | 200 |
| D3 | 4.74 | .804 | 200 |
| D4 | 4.50 | .935 | 200 |
| D5 | 4.63 | .766 | 200 |
| D6 | 4.62 | .761 | 200 |
| D7 | 4.62 | .787 | 200 |
| D8 | 4.82 | .796 | 200 |
| D9 | 4.72 | .865 | 200 |
| D10 | 4.43 | 1.068 | 200 |
| D11 | 4.78 | .974 | 200 |
| D12 | 5.06 | .936 | 200 |
| D13 | 5.07 | .877 | 200 |
| D14 | 4.29 | .959 | 200 |
| D15 | 4.18 | .984 | 200 |
| D16 | 4.11 | 1.044 | 200 |
| D17 | 4.23 | .974 | 200 |
| D18 | 4.03 | 1.186 | 200 |
| D19 | 2.44 | 1.492 | 200 |
| D20 | 4.05 | 1.405 | 200 |
| D21 | 3.56 | 1.522 | 200 |
| D22 | 2.29 | 1.430 | 200 |
| D23 | 4.23 | 1.045 | 200 |
| D24 | 4.32 | .884 | 200 |
| D25 | 4.23 | .976 | 200 |

| | | | |
|-----|------|-------|-----|
| D26 | 4.54 | .782 | 200 |
| D27 | 4.64 | .744 | 200 |
| D28 | 4.66 | .911 | 200 |
| D29 | 4.35 | 1.083 | 200 |
| D30 | 3.20 | 1.506 | 200 |
| D31 | 3.13 | 1.436 | 200 |

Scale Statistics

| Mean | Variance | Std. Deviation | N of Items |
|--------|----------|----------------|------------|
| 132.09 | 234.675 | 15.319 | 31 |

Modal Insan

Reliability Statistics

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|------------------|--|------------|
| .935 | .935 | 17 |

Item Statistics

| | Mean | Std. Deviation | N |
|-----|------|----------------|-----|
| M1 | 4.51 | .717 | 199 |
| M2 | 4.60 | .716 | 199 |
| M3 | 4.68 | .730 | 199 |
| M4 | 4.45 | .874 | 199 |
| M5 | 4.17 | .970 | 199 |
| M6 | 4.35 | .892 | 199 |
| M7 | 4.30 | .932 | 199 |
| M9 | 4.41 | .829 | 199 |
| M10 | 4.36 | .710 | 199 |
| M11 | 4.54 | .687 | 199 |
| M12 | 4.56 | .782 | 199 |
| M14 | 4.63 | .732 | 199 |
| M15 | 4.68 | .707 | 199 |
| M16 | 4.52 | .650 | 199 |

| | | | |
|-----|------|------|-----|
| M17 | 4.49 | .797 | 199 |
| M18 | 4.45 | .656 | 199 |
| M19 | 4.31 | .760 | 199 |

Scale Statistics

| Mean | Variance | Std. Deviation | N of Items |
|-------|----------|----------------|------------|
| 76.01 | 85.687 | 9.257 | 17 |

Orientasi Keusahawanan

Reliability Statistics

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|------------------|--|------------|
| .924 | .927 | 14 |

Item Statistics

| | Mean | Std. Deviation | N |
|-----|------|----------------|-----|
| F1 | 4.45 | .707 | 200 |
| F2 | 4.46 | .749 | 200 |
| F3 | 4.44 | .812 | 200 |
| F4 | 4.29 | .989 | 200 |
| F5 | 4.31 | .952 | 200 |
| F6 | 4.41 | .777 | 200 |
| F7 | 4.08 | 1.024 | 200 |
| F8 | 4.17 | .983 | 200 |
| F9 | 4.43 | .793 | 200 |
| F10 | 4.32 | .831 | 200 |
| F11 | 4.29 | 1.019 | 200 |
| F12 | 4.42 | .746 | 200 |
| F13 | 4.19 | .958 | 200 |
| F14 | 4.23 | .981 | 200 |

Scale Statistics

| Mean | Variance | Std. Deviation | N of Items |
|-------|----------|----------------|------------|
| 60.46 | 77.426 | 8.799 | 14 |

Prestasi PKS

Reliability Statistics

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|------------------|--|------------|
| .930 | .931 | 9 |

Item Statistics

| | Mean | Std. Deviation | N |
|----|------|----------------|-----|
| G1 | 4.27 | .742 | 200 |
| G2 | 4.24 | .672 | 200 |
| G3 | 4.23 | .728 | 200 |
| G4 | 4.37 | .732 | 200 |
| G5 | 4.36 | .715 | 200 |
| G6 | 4.20 | .716 | 200 |
| G7 | 4.18 | .742 | 200 |
| G8 | 4.07 | .805 | 200 |
| G9 | 4.33 | .770 | 200 |

Scale Statistics

| Mean | Variance | Std. Deviation | N of Items |
|-------|----------|----------------|------------|
| 38.24 | 28.191 | 5.309 | 9 |

LAMPIRAN 10A
Analisis Deskriptif Setiap Pembolehubah

Descriptive Statistics

| | N | Minimum | Maximum | Mean | Std. Deviation |
|------------------------------|-----|---------|---------|--------|----------------|
| Pengurusan Risiko Enterprais | 200 | 2.96 | 5.59 | 4.2617 | .59261 |
| Literasi Kewangan | 200 | 3.23 | 5.84 | 4.2610 | .49416 |
| Modal Insan | 200 | 3.06 | 5.53 | 4.4706 | .54321 |
| Orientasi Keusahawanan | 200 | 2.71 | 5.64 | 4.3186 | .62851 |
| Prestasi PKS | 200 | 2.78 | 5.33 | 4.2483 | .58994 |
| Valid N (listwise) | 200 | | | | |

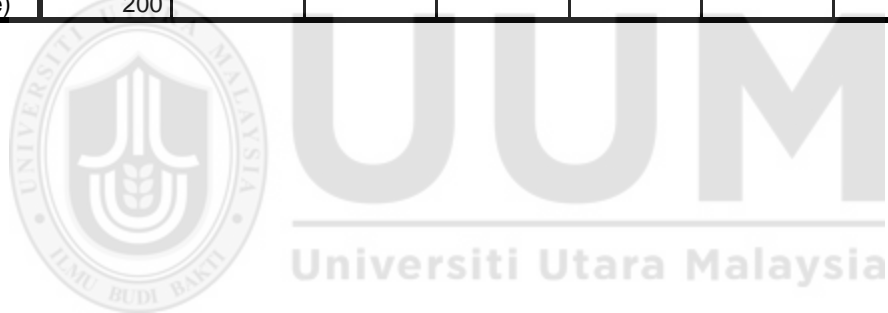


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LAMPIRAN 11A
Analisis Ujian Normaliti Selepas Analisis Faktor

Descriptive Statistics

| | N | Minimum | Maximum | Mean | Std. Deviation | Skewness | | Kurtosis | |
|------------------------------|-----------|-----------|-----------|-----------|----------------|-----------|------------|-----------|------------|
| | Statistic | Statistic | Statistic | Statistic | Statistic | Statistic | Std. Error | Statistic | Std. Error |
| Pengurusan Risiko Enterprais | 200 | 2.96 | 5.59 | 4.2617 | .59261 | .105 | .172 | -1.072 | .342 |
| Literasi Kewangan | 200 | 3.23 | 5.84 | 4.2610 | .49416 | .544 | .172 | -.188 | .342 |
| Modal Insan | 200 | 3.06 | 5.53 | 4.4706 | .54321 | -.348 | .172 | -.634 | .342 |
| Orientasi Keusahawanan | 200 | 2.71 | 5.64 | 4.3186 | .62851 | -.091 | .172 | -.936 | .342 |
| Prestasi PKS | 200 | 2.78 | 5.33 | 4.2483 | .58994 | -.314 | .172 | -.437 | .342 |
| Valid N (listwise) | 200 | | | | | | | | |



LAMPIRAN 12A
Analisis Korelasi

Correlations

| | | PRE | LITKEW | MOD | ORIEN | PRES |
|--------|---------------------|--------|--------|--------|--------|--------|
| PRE | Pearson Correlation | 1 | .640** | .648** | .683** | .194** |
| | Sig. (2-tailed) | | .000 | .000 | .000 | .006 |
| | N | 200 | 200 | 200 | 200 | 200 |
| LITKEW | Pearson Correlation | .640** | 1 | .559** | .608** | .326** |
| | Sig. (2-tailed) | .000 | | .000 | .000 | .000 |
| | N | 200 | 200 | 200 | 200 | 200 |
| MOD | Pearson Correlation | .648** | .559** | 1 | .745** | .294** |
| | Sig. (2-tailed) | .000 | .000 | | .000 | .000 |
| | N | 200 | 200 | 200 | 200 | 200 |
| ORIEN | Pearson Correlation | .683** | .608** | .745** | 1 | .330** |
| | Sig. (2-tailed) | .000 | .000 | .000 | | .000 |
| | N | 200 | 200 | 200 | 200 | 200 |
| PRES | Pearson Correlation | .194** | .326** | .294** | .330** | 1 |
| | Sig. (2-tailed) | .006 | .000 | .000 | .000 | |
| | N | 200 | 200 | 200 | 200 | 200 |

** . Correlation is significant at the 0.01 level (2-tailed).

LAMPIRAN 13A

Analisis Regresi Pengurusan Risiko Enterprais dan Analisis Regresi Berhieraki

Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .194 ^a | .037 | .033 | .58025 |

a. Predictors: (Constant), PRE

b. Dependent Variable: PRES

ANOVA^a

| Model | Sum of Squares | df | Mean Square | F | Sig. |
|--------------|----------------|-----|-------------|-------|-------------------|
| 1 Regression | 2.595 | 1 | 2.595 | 7.706 | .006 ^b |
| Residual | 66.664 | 198 | .337 | | |
| Total | 69.259 | 199 | | | |

a. Dependent Variable: PRES

b. Predictors: (Constant), PRE

Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|--------------|-----------------------------|------------|---------------------------|--------|------|
| | B | Std. Error | Beta | | |
| 1 (Constant) | 3.427 | .299 | | 11.476 | .000 |
| PRE | .193 | .069 | .194 | 2.776 | .006 |

a. Dependent Variable: PRES

Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .683 ^a | .466 | .463 | .46043 |

a. Predictors: (Constant), PRE

b. Dependent Variable: ORIEN

ANOVA^a

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|---------|-------------------|
| 1 | Regression | 36.636 | 1 | 36.636 | 172.817 | .000 ^b |
| | Residual | 41.975 | 198 | .212 | | |
| | Total | 78.611 | 199 | | | |

a. Dependent Variable: ORIEN

b. Predictors: (Constant), PRE

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 1.233 | .237 | | 5.203 | .000 |
| | PRE | .724 | .055 | .683 | 13.146 | .000 |

a. Dependent Variable: ORIEN

Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .333 ^a | .111 | .102 | .55909 |

a. Predictors: (Constant), ORIEN, PRE

b. Dependent Variable: PRES

ANOVA^a

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|--------|-------------------|
| 1 | Regression | 7.680 | 2 | 3.840 | 12.285 | .000 ^b |
| | Residual | 61.578 | 197 | .313 | | |
| | Total | 69.259 | 199 | | | |

a. Dependent Variable: PRES

b. Predictors: (Constant), ORIEN, PRE

Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|-----------------------------|------------|---------------------------|-------|------|
| | B | Std. Error | Beta | | |
| 1 | (Constant) | 2.998 | | 9.772 | .000 |
| | PRE | .059 | .060 | .648 | .518 |
| | ORIEN | .348 | .371 | 4.034 | .000 |

a. Dependent Variable: PRES



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LAMPIRAN 14A
Analisis Regresi Literasi Keuangan dan Analisis Regresi Berhieraki

Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .326 ^a | .106 | .102 | .55918 |

a. Predictors: (Constant), LITKEW

b. Dependent Variable: PRES

ANOVA^a

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|--------|-------------------|
| 1 | Regression | 7.347 | 1 | 7.347 | 23.496 | .000 ^b |
| | Residual | 61.912 | 198 | .313 | | |
| | Total | 69.259 | 199 | | | |

a. Dependent Variable: PRES

b. Predictors: (Constant), LITKEW

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 2.592 | .344 | | 7.532 | .000 |
| | LITKEW | .389 | .080 | .326 | 4.847 | .000 |

a. Dependent Variable: PRES

Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .608 ^a | .369 | .366 | .50045 |

a. Predictors: (Constant), LITKEW

b. Dependent Variable: ORIEN

ANOVA^a

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|---------|-------------------|
| 1 | Regression | 29.022 | 1 | 29.022 | 115.882 | .000 ^b |
| | Residual | 49.588 | 198 | .250 | | |
| | Total | 78.611 | 199 | | | |

a. Dependent Variable: ORIEN

b. Predictors: (Constant), LITKEW

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 1.026 | .308 | | 3.331 | .001 |
| | LITKEW | .773 | .072 | .608 | 10.765 | .000 |

a. Dependent Variable: ORIEN

Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .366 ^a | .134 | .125 | .55184 |

a. Predictors: (Constant), ORIEN, LITKEW

b. Dependent Variable: PRES

ANOVA^a

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|--------|-------------------|
| 1 | Regression | 9.267 | 2 | 4.634 | 15.216 | .000 ^b |
| | Residual | 59.992 | 197 | .305 | | |
| | Total | 69.259 | 199 | | | |

a. Dependent Variable: PRES

b. Predictors: (Constant), ORIEN, LITKEW

Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|--------------|-----------------------------|------------|---------------------------|-------|------|
| | B | Std. Error | Beta | | |
| 1 (Constant) | 2.390 | .349 | | 6.849 | .000 |
| LITKEW | .237 | .100 | .198 | 2.375 | .018 |
| ORIEN | .197 | .078 | .210 | 2.511 | .013 |

a. Dependent Variable: PRES



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LAMPIRAN 15A
Analisis Regresi Modal Insan dan Analisis Regresi Berhieraki

Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .294 ^a | .086 | .082 | .56534 |

a. Predictors: (Constant), MOD

b. Dependent Variable: PRES

ANOVA^a

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|--------|-------------------|
| 1 | Regression | 5.976 | 1 | 5.976 | 18.697 | .000 ^b |
| | Residual | 63.283 | 198 | .320 | | |
| | Total | 69.259 | 199 | | | |

a. Dependent Variable: PRES

b. Predictors: (Constant), MOD

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 2.822 | .332 | | 8.494 | .000 |
| | MOD | .319 | .074 | .294 | 4.324 | .000 |

a. Dependent Variable: PRES

Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .745 ^a | .555 | .553 | .42017 |

a. Predictors: (Constant), MOD

b. Dependent Variable: ORIEN

ANOVA^a

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|---------|-------------------|
| 1 | Regression | 43.655 | 1 | 43.655 | 247.279 | .000 ^b |
| | Residual | 34.955 | 198 | .177 | | |
| | Total | 78.611 | 199 | | | |

a. Dependent Variable: ORIEN

b. Predictors: (Constant), MOD

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | .464 | .247 | | 1.879 | .062 |
| | MOD | .862 | .055 | .745 | 15.725 | .000 |

a. Dependent Variable: ORIEN

Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .338 ^a | .114 | .105 | .55808 |

a. Predictors: (Constant), ORIEN, MOD

b. Dependent Variable: PRES

ANOVA^a

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|--------|-------------------|
| 1 | Regression | 7.903 | 2 | 3.952 | 12.688 | .000 ^b |
| | Residual | 61.355 | 197 | .311 | | |
| | Total | 69.259 | 199 | | | |

a. Dependent Variable: PRES

b. Predictors: (Constant), ORIEN, MOD

Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|-----------------------------|------------|---------------------------|-------|------|
| | B | Std. Error | Beta | | |
| 1 | (Constant) | 2.713 | .331 | 8.200 | .000 |
| | MOD | .117 | .109 | 1.067 | .287 |
| | ORIEN | .235 | .094 | 2.488 | .014 |

a. Dependent Variable: PRES



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